

FAST AND FOCUSED – **APPLICATION 10/868476 (Ella Colbert)**

(EIC SEARCH LOG #306228)

PATENT FILES

File 347:JAPIO Dec 1976-2009/Mar(Updated 090708)

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File 348:EUROPEAN PATENTS 1978-200934

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB=20090813|UT=20090709

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File 350:Derwent WPIX 1963-2009/UD=200953

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Set	Items	Description
S1	43639	(CREDIT OR FINANCIAL OR DEBT? OR TRW OR EQUIFAX OR AUDIT? ? OR EXPERIAN OR TRW OR TRANSUNION OR TRANS()UNION OR INDEBTEDNESS) (4N) (DATA? OR SCOR? OR SOURCES OR REPORT? ? OR INFORMATION OR CACHE? ?)
S2	13701	(QUER? OR SEARCH? OR DATAMIN? OR MINES OR MINING OR CRUNCH? OR PROCESS? OR AUDIT? OR EXAMIN? OR EVALUAT? OR MODEL? OR FILTER?) (6N) S1
S3	6256	(QUER? OR SEARCH? OR DATAMIN? OR MINES OR MINING OR CRUNCH? OR PROCESS? OR AUDIT? OR EXAMIN? OR EVALUAT? OR MODEL? OR CRITERI?? OR FILTER? OR ATTRIBUTE? ? OR DESCRIPTOR? OR MACRO? ?) (5N) (ATTRIBUTE? ? OR DESCRIPTOR? OR SOURCE()FILE? ? OR MACRO OR MODEL? ? OR META()DATA OR METADATA OR INDEXING OR TERMINOLOG? OR INDEXED OR TAXONOM??? OR CRITERI??)
S4	8229	(PROGRAM? OR CODE OR CODES OR SOURCE()FILE? OR INPUT? ? OR CACHE? ? OR MACHINE()LANGUAGE OR SOFTWARE OR INSTRUCTION? ? OR COMPUTER? OR EXECUTAB? OR DATA?) (4N) (DESIGN? OR GENERAT? OR TRANSLAT? OR COMPIL? OR CREAT? OR DERIV? OR CONVER? OR TURN?(2W)INTO OR WRIT? OR POPULAT?)
S5	1033	S3 (6N) S4
S6	202	S5 (S) S2
S7	202	IDPAT (sorted in duplicate/non-duplicate order)
S8	198	IDPAT (primary/non-duplicate records only)
S9	186	S8 (6N) S1
S10	102	S9 NOT AY>2003

10/3K/32 (Item 14 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00868232

**METHOD AND SYSTEM FOR EVALUATION OF POTENTIAL FUNDING
SOURCES FOR FINANCIAL PLANS**

PROCEDE ET SYSTEME D'EVALUATION DE SOURCES POTENTIELLES DE
FINANCEMENT POUR PLANS DE FINANCEMENT

Patent Applicant/Patent Assignee:

- **AFS-IP INC**
9 Riverside Office Park, Weston, MA 02493; US; US(Residence);
US(Nationality)

Inventor(s):

- **JOHNSON Daniel R**
230 Commonwealth Avenue, Boston, MA 02116; US
- **MEHTA Alok**
5 Hardy Road, Wellesley, MA 02482; US

Legal Representative:

- **THIBODEAU David J Jr(et al)(agent)**
Hamilton, Brook, Smith & Reynolds, P.C., 530 Virginia Road, P.O Box 9133,
Concord, MA 01742-9133; US;

	Country	Number	Kind	Date
Patent	WO	200201463	A2	20020103
Application	WO	2001US20239		20010626
Priorities	US	2000214675		20000627

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI,
SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ,

VN, YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 7403

Detailed Description:

...590, the user inputs subjective scores for the subjective attributes, which are accepted by the server 1 00 at 600.

At 610, the server 100 **queries** the **financial databases** 300 to **populate** certain objective **attributes**, such as rating agency grades under the "Financial Strength" category.

Referring to FIGS. 3A and 4A, the rating agency grades 840 published by organizational rating...

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10/3K/34 (Item 16 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00846407

ONLINE CREDIT SERVICES BROKERING
SERVICES DE COURTAGE DE CREDIT EN LIGNE

Patent Applicant/Patent Assignee:

- **LIVECAPITAL INC**

1900 South Norfolk Street, Suite 115, San Mateo, CA 94403; US; US(Residence);
US(Nationality)

Inventor(s):

- **BEG Mirza Mohsin**

801 Foster City Boulevard, #310, Foster City, CA 94404; US

- **GROSSMAN David Daniel**

717 Christine Drive, Palo Alto, CA 94303; US

- **MEYERS Jonathan Marc**

162 Arbor, San Francisco, CA 94131; US

Legal Representative:

- **MALLIE Michael J(et al)(agent)**

Blakely, Sokoloff, Taylor & Zafman LLP, 7th floor, 12400 Wilshire Boulevard,
Los Angeles, CA 90025; US;

	Country	Number	Kind	Date
Patent	WO	200180123	A1	20011025
Application	WO	2001US11668		20010409
Priorities	US	2000549822		20000414

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE,
GH, GM, HR, HU, ID, IL, IN, IS, JP, KE,
KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU,
LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO,
NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK,
SL, TJ, TM, TR, TT, TZ, UA, UG, UZ, VN,
YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 18588

Claims:

...computer for a credit applicant and server computer for an online credit broker, the method comprising: sending, by the client computer, a request for a **credit** application; performing a **data** collection **process** as a result of the request for the credit application until a rejection message is sent to the client computer or until all portions of the **credit** application are received, the **data** collection **process** comprising: sending, by the server computer, a portion of the credit application to the client computer; sending, by the client computer, a corresponding completed portion to the server computer after the applicant has input data to the portion received from the server, **filtering**, by the server computer, the **credit** application based on the **data** on the completed portions cumulatively received from the client; sending, by the server computer, a rejection message to the client computer when the filtering disqualifies... all portions of the credit application are received and, a rejection message has not been sent to the client computer, the data evaluation process comprising: **evaluating**, by the server computer, the **data** on the **credit** application against underwriting **criteria** for each of the credit options; creating, by the server computer, a list of the credit options for which the applicant is determined to be qualified by...

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10/3K/39 (Item 21 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00824213

**ENHANCING DELINQUENT DEBT COLLECTION USING STATISTICAL
MODELS OF DEBT HISTORICAL INFORMATION AND ACCOUNT EVENTS**
AMELIORATION DU RECOUVREMENT DE DETTES EN SOUFFRANCE AU
MOYEN DE MODELES STATISTIQUES D'INFORMATIONS HISTORIQUES
RELATIVES AUX DETTES ET D'EVENEMENTS DE COMPTE

Patent Applicant/Patent Assignee:

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5930 Cornerstone Court West, San Diego, CA 92121-3828; US; US(Residence);
US(Nationality)

Inventor(s):

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- **MARTIN Ron**
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- **DROSSU Radu**
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- **ZHANG Jenny Guofent**
5095 Seachase Way, San Diego, CA 92130; US
- **SHOHAM Daniel**
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Legal Representative:

- **SACHS Robert R(et al)(agent)**
Fenwick & West LLP, Two Palo Alto Square, Palo Alto, CA 94306; US;

	Country	Number	Kind	Date
Patent	WO	200157756	A1	20010809
Application	WO	2001US2451		20010124
Priorities	US	2000179533		20000201
	US	2000607747		20000630

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE,
DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH,
GM, HR, HU, ID, IL, IN, IS, JP, KE, KG,
KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV,
MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ,
PL, PT, RO, RU, SD, SE, SG, SI, SK, SL,
TJ, TM, TR, TT, TZ, UA, UG, UZ, VN, YU,
ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;

GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count:

English Abstract:

...will be collected on each account based on learned relationships among collection on each account and on learned relationships of known variables (140). The predictive **model** is **generated** by using historical **data** of delinquent **debt** accounts (132), the collection method used to collect the debts in the accounts (146), and the success of the collection methods (136). The predictive model ...

Dialog eLink: Order File History

10/3K/42 (Item 24 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTEE, ET PROCEDE ASSOCIE

Patent Applicant/Patent Assignee:

- **ACCENTURE LLP**
1661 Page Mill Road, Palo Alto, CA 94304; US; US(Residence); US(Nationality)

Inventor(s):

- **MIKURAK Michael G**
108 Englewood Blvd., Hamilton, NJ 08610; US

Legal Representative:

- **HICKMAN Paul L(agent)**
Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024; US;

	Country	Number	Kind	Date
Patent	WO	200139086	A2	20010531
Application	WO	2000US32310		20001122
Priorities	US	99444653		19991122
	US	99447623		19991122

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR,
BY, BZ, CA, CH, CN, CR, CU, CZ, DE, DK,
DM, DZ, EE, ES, FI, GB, GE, GH, GM, HR,
HU, ID, IL, IS, JP, KE, KG, KP, KR, KZ,
LC, LK, LR, LS, LT, LU, LV, MA, MD, MG,
MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO,
RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR,
TT, TZ, UA, UG, UZ, VN, YU, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 156214

Detailed Description:

...an event 1 0 indicating the hardware failure and the general nature of the failure. The events are then routed to an element manger to **processed**.

In an event **processing** step 4804, events generated in step 4802 are filtered, aggregated, and correlated by an element manager. The element manager is where the primary data reduction...

Dialog eLink: Order File History

10/3,K/87 (Item 10 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0013735591 *Drawing available*

WPI Acc no: 2003-833822/200377

Related WPI Acc No: 2003-813014

XRPX Acc No: N2003-666518

Financial data visualization system for investors, has processing engine that populates selected model with accessed data to generate data structure, which is given to image rendering engine to generate two dimensional image

Patent Assignee: COBAU J J (COBA-I); FRIED S C (FRIE-I); HURLEY P (HURL-I);
IMAGINE XD INC (IMAG-N); NAJDA A (NAJD-I)

Inventor: COBAU J J; FRIED S C; HURLEY P; NAJDA A

Patent Family (3 patents, 96 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003088030	A1	20031023	WO 2003US11317	A	20030410	200377	B
US 20040041846	A1	20040304	US 2002371466	P	20020410	200417	E
			US 2003411430	A	20030410		
AU 2003226357	A1	20031027	AU 2003226357	A	20030410	200436	E

Priority Applications (no., kind, date): US 2002371466 P 20020410; US 2003411430 A 20030410

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
WO 2003088030	A1	EN	74	9	
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA				

	MD MG MK MN MW MX MZ NI NO NZ PL PT RO RU SD SE SG SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
US 20040041846	A1	EN			Related to Provisional	US 2002371466
AU 2003226357	A1	EN			Based on OPI patent	WO 2003088030

Financial data visualization system for investors, has processing engine that populates selected model with accessed data to generate data structure, which is given to image rendering engine to generate two dimensional image

Dialog eLink: [Order File History](#)

10/3,K/102 (Item 25 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0006622854 *Drawing available*

WPI Acc no: 1993-386774/199348

XRPX Acc No: N1993-298644

Management tool for auditing computer database - in which auditor selects user-defined data sample, presents it to user who determines errors and feeds them back to auditor, and indicates which errors are user errors

Patent Assignee: KLEIN L C (KLEI-I)

Inventor: KLEIN L C

Patent Family (2 patents, 19 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1993023818	A1	19931125	WO 1993US4371	A	19930507	199348	B
US 5404509	A	19950404	US 1992880397	A	19920508	199519	E

Priority Applications (no., kind, date): US 1992880397 A 19920508

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
WO 1993023818	A1	EN	81	16	
National Designated	CA JP				

States,Original					
Regional Designated States,Original	AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE				
US 5404509	A	EN	43	22	

Original Publication Data by AuthorityArgentina**Publication No. ...Claims:**in the computer, wherein said audit criteria includes the number of items stored in the repository of data to be audited; sample generation means for **generating** a sample set of **data** based on said **audit criteria, such that** said sample set of data includes at least the number of items to **audit** as **indicated** in said **audit** criteria, **wherein** said sample set of **data** is selected by applying at least one of a focus group criteria, a filter criteria, a skew criteria, or an empty field indicator, wherein sample...

Dialog eLink: [Order File History](#)

10/3,K/101 (Item 24 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0007953010 *Drawing available*

WPI Acc no: 1997-042525/199704

XRPX Acc No: N1997-035393

System for automatically establishing and administering charge account such as funded and post funded account. - has program instructions stored in first memory device that causes data processor to compare input credit data to stored credit criteria data and to generate outputs to third memory device

Patent Assignee: BENEFICIAL FRANCHISE CO INC (BENE-N)

Inventor: KLESSE R C

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5583760	A	19961210	US 1992887089	A	19920522	199704	B
			US 1994285076	A	19940803		

Priority Applications (no., kind, date): US 1992887089 A 19920522; US 1994285076 A 19940803

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 5583760	A	EN	10	4	Continuation of application	US 1992887089

...has program instructions stored in first memory device that causes data processor to compare input credit data to stored credit criteria data and to generate outputs to third memory device **Alerting Abstract** ...third memory device is connected to the data processor for storing credit account files. Program instructions stored in the first memory device causes the data **processor** to compare the input **credit data** to the stored **credit criteria data** and to **generate** outputs to the third memory device... Original Publication Data by AuthorityArgentina**Publication No.** ...**Claims:**payment data to said data processor;e. third memory means connected to said data processor for storing credit account files;f. program instructions stored in **said** first memory means **for** causing said **data** processor to compare said input **credit** data to said stored credit criteria data and to **generate** outputs **to said third** memory means to **create one of** the following, **either**:i. a funded credit account file having a unique identification label, orii. a post-funded credit account file having a unique identification label; or... ... wherein said hybrid account file has a charge limit and a credit limit that is less than said charge limit;g. means for causing said **data** processor to input charge data from a uniquely identified credit account file;h. means for causing said data processor to credit **a** uniquely identified credit account **file** in response to inputted payment data;i. electronic **funds transfer** means **connected** to said **data processor** for transferring funds between two **financial** accounts **as** directed by said program instructions in said first memory means;j. means for causing said electronic funds transfer means to electronically transfer funds charged to...

Dialog eLink: [Order File History](#)

10/3,K/88 (Item 11 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0013730962 *Drawing available*

WPI Acc no: 2003-828990/200377

XRPX Acc No: N2003-662289

Computerized loan/loan servicing portfolio auditing method involves preparing checklist of questions for selected audit types and management report containing loan list with exceptions and exception cure recommendations

Patent Assignee: GE MORTGAGE HOLDINGS LLC (GEMO-N)

Inventor: ACOSTA O E; BILL M S

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6643625	B1	20031104	US 1999466753	A	19991217	200377	B

Priority Applications (no., kind, date): US 1999466753 A 19991217

Patent Details					
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6643625	B1	EN	13	6	

Original Publication Data by AuthorityArgentina**Publication No. ...Claims:**answers to the checklist questions, including any exceptions, in an audit trail database on a server, storing any auditor recommendations pertaining to any of the **exceptions** in the audit trail database; and automatically generating management **reports** comprising **the** sampling **criteria**, an exception rate pertaining to the subset, a list of any loans in the subset which have **exceptions** and **the** exceptions pertaining to each **such** loan, and any recommendations for cure of each type of exception found in sample subset.

Dialog eLink: [Order File History](#)

10/3,K/81 (Item 4 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0014344824 *Drawing available*

WPI Acc no: 2004-533027/200451

Related WPI Acc No: 2004-168272

XRPX Acc No: N2004-422157

Business enterprise e.g. smaller and privately controlled enterprise, valuing system, has valuation engine to provide extracted data and financial values to models indicating financial aspects, and receives values from models

Patent Assignee: FELDMAN S J (FELD-I)

Inventor: FELDMAN S J

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040128174	A1	20040701	US 2002210752	A	20020731	200451	B
			US 2003636127	A	20030807		

Priority Applications (no., kind, date): US 2002210752 A 20020731; US 2003636127 A 20030807

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20040128174	A1	EN	32	16	C-I-P of application US 2002210752

Alerting Abstract ...financial aspects of the enterprises from an extracted input data and from the values generated by the models. A valuation engine (12) provides the extracted **data** and the **financial** values to the **models**, receives the values from the models and directs operations to the models. Original Publication Data by

AuthorityArgentina**Publication No. Original Abstracts:** A system and method for valuing a business enterprise and generating valuation reports in real-time **by** extracting **financial data** representing the **enterprise from** standardized, assured **sources**, generating **financial** values **representing financial aspects** of the **enterprise** from the extracted input **data** and from **financial values** generated by **numerous** models, determining present and **expected** values of the enterprise as functions of present and expected profits and costs of the enterprise, and generating a control premium value, and possibly a... **Claims:**standard federal tax return information and standard questions answered by the user, all of which data is input through the user interface, a plurality of **models** representing **financial aspects** of enterprises and including **data** and **processes** for **generating financial** values **representing** the financial aspects of the enterprise from **the** extracted input data and from the financial values generated by the models, a valuation engine for providing **the extracted input data and the financial** values to **the models**, receiving the financial values from the **models** and directing **operations** of the **models**, and a **report generator** for receiving **the financial** values from **the** valuation engine and generating from **the financial** values at least **one** valuation output representing a **value** of the enterprise.

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10/3K/66 (Item 48 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00740839

FINANCIAL FORECASTING SYSTEM AND METHOD FOR RISK ASSESSMENT AND MANAGEMENT

SYSTEME DE PREVISION FINANCIERE ET PROCEDE D'APPRECIATION ET DE GESTION DES RISQUES

Patent Applicant/Patent Assignee:

- **MATHEMATICAL MODELLERS INC**
P.O. Box 8955, Minneapolis, MN 55408; US; US(Residence); US(Nationality);
(For all designated states except: US)

Patent Applicant/Inventor:

- **DEO Anand V**
Apartment 202, 3240 Aldrich Avenue South, Minneapolis, MN 55408; US;
US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

- **ATKINSON Robert E(et al)(agent)**
Crompton, Seager & Tufte, LLC., Suite 895, 331 Second Avenue South,
Minneapolis, MN 55401-2246; US;

	Country	Number	Kind	Date
Patent	WO	200054186	A1	20000914
Application	WO	2000US6186		20000309
Priorities	US	99265716		19990309

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)
CA, JP, US

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

Language Publication Language: English

Filing Language: English

Fulltext word count: 13004

Detailed Description:

...transactions and developing marketing strategies. For purposes of illustration, the credit scoring method is discussed in the context of credit and loan applications.

Initially, the **credit scoring process** involves collecting historical **data** from a population of individuals relating to certain attributes of the individuals, for example, credit history, debts, assets, employment, and residence. These attributes are then...

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10/3,K/79 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0015428861 *Drawing available*
WPI Acc no: 2005-777247/200579
XRPX Acc No: N2005-641893

Process map definition method for financial service organization business product transaction system, involves translating map at business model database, and configuring system to process transactions

Patent Assignee: COMPUTER SCI CORP (COMP-N)

Inventor: BIERENBAUM S E

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6970844	B1	20051129	US 1999151031	P	19990827	200579	B
			US 2000648247	A	20000825		

Priority Applications (no., kind, date): US 1999151031 P 19990827; US 2000648247 A 20000825

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 6970844	B1	EN	52	19	Related to Provisional	US 1999151031

Alerting Abstract ...NOVELTY - A process map stored in a business model database is configured and translated into a **financial** service organization production system **database**. The **financial** organization production system is configured to **process** the business product transactions between a financial service organization (FSO) and a FSO customer using the selected process map. Original Publication Data by AuthorityArgentina**Publication No.** ...**Claims:**object to the process map design palette; andstoring the process map in a business model database;wherein the process map stored in the business **model** database is **configured** for translation into a **financial** service organization production system **database**, wherein **the financial** service organization production system **database** is configured for use in **the financial** service **organization** production system, and wherein **the financial** service organization production system is configured to process business product transactions between a financial service organization and a financial service organization customer.

Dialog eLink: [Order File History](#)

10/3K/69 (Item 51 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00520733

QUALITY SYSTEM IMPLEMENTATION SIMULATOR
SIMULATEUR DE MISE EN OEUVRE DE SYSTEME DE QUALITE

Patent Applicant/Patent Assignee:

- **CHANDU CORPORATION**
- **KEANE John A**

Inventor(s):

- **KEANE John A**

	Country	Number	Kind	Date
Patent	WO	9952085	A1	19991014
Application	WO	98US6671		19980406
Priorities	WO	98US6671		19980406

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY,
CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI,
GB, GE, GH, GM, GW, HU, ID, IL, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MD, MG, MK, MN, MW, MX, NO, NZ,
PL, PT, RO, RU, SD, SE, SG, SI, SK, SL,
TJ, TM, TR, TT, UA, UG, US, UZ, VN, YU,
ZW, GH, GM, KE, LS, MW, SD, SZ, UG, ZW,
AM, AZ, BY, KG, KZ, MD, RU, TJ, TM, AT,
BE, CH, CY, DE, DK, ES, FI, FR, GB, GR,
IE, IT, LU, MC, NL, PT, SE, BF, BJ, CF,
CG, CI, CM, GA, GN, ML, MR, NE, SN, TD,
TG

Language Publication Language: English

Filing Language:

Fulltext word count: 9998

Detailed Description:

...The financial model does simulate, however, the relationship of sales, profits and book value of the business to stock price through a mathematical representation. The **financial model generates financial data** 216 from the profit information 215 outputted from the

accounting model 106. The accounting model uses the valuation set by the financial market to issue... ..will be considered in the future; for example, macroeconomic factors 217 from the macroeconomic model may be inputted into the financial model. After the financial **model** is applied, the **financial information** generated may be displayed for the user.

Aspects of the general economic climate that affect businesses may be represented in a macroeconomic model. Such aspects...

Claims:

...having a mathematical relationship representing income from said product purchased and costs of said first and second requirements; and displaying on said user interface **financial information** as determined by applying said accounting **model**.

9 A computer system for simulating the implementation of a quality system on a business having a material flow, said computer system comprising:4:)means...

Dialog eLink: Order File History

10/3K/75 (Item 57 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00424440

METHOD OF PERSONAL FINANCIAL PLANNING

PROCEDE DE PLANIFICATION FINANCIERE PERSONNELLE

Patent Applicant/Patent Assignee:

- **THE QUANTUM CONSULTANCY GROUP (PROPRIETARY) LIMITED**
- **IDEA INC**
- **CORLETT John Broughton**
- **CORLETT Peter Garth**
- **MAREE Johann Wilhelm**
- **MACDOUGALL Basil Hugh**

Inventor(s):

- **CORLETT John Broughton**
- **CORLETT Peter Garth**

- **MAREE Johann Wilhelm**
- **MACDOUGALL Basil Hugh**

	Country	Number	Kind	Date
Patent	WO	9814902	A1	19980409
Application	WO	97US15358		19970902
Priorities	ZA	967373		19960830

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY,
 CA, CH, CN, CU, CZ, DE, DK, EE, ES, FI,
 GB, GE, GH, HU, IL, IS, JP, KE, KG, KP,
 KR, KZ, LC, LK, LR, LS, LT, LU, LV, MD,
 MG, MK, MN, MW, MX, NO, NZ, PL, PT, RO,
 RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR,
 TT, UA, UG, US, UZ, VN, YU, ZW, GH, KE,
 LS, MW, SD, SZ, UG, ZW, AM, AZ, BY, KG,
 KZ, MD, RU, TJ, TM, AT, BE, CH, DE, DK,
 ES, FI, FR, GB, GR, IE, IT, LU, MC, NL,
 PT, SE, BF, BJ, CF, CG, CI, CM, GA, GN,
 ML, MR, NE, SN, TD, TG

Language Publication Language: English

Filing Language:

Fulltext word count: 7756

English Abstract:

A method of financial planning comprises **creating a financial model** from **data** relating to a subject's income, expenses, assets and liabilities. A planning rules database is created from data relating to a preferred financial strategy. First, an unplanned future financial situation of the subject is projected by applying predicted circumstances to the **data** of the **financial model**. Then, planning rules selected from the database are applied to the unplanned future financial situation to calculate a planned future financial situation, and the resulting...

Detailed Description:

...of various alternatives to be considered.

SUMMARY OF THE INVENTION

According to the invention there is provided a method of financial planning, the method comprising.

creating a financial model from **data** relating to income, expenses, assets and liabilities of a subject;
creating a planning rules database from data relating to a preferred financial strategy of the subject;
projecting an unplanned future financial situation of the subject by applying predicted future circumstances to the **data** of the **financial model**;
applying a plurality of planning rules derived from the planning rules database to data representing the subject's unplanned future financial situation, thereby to calculate...

Claims:

1 A method of financial planning comprising:

creating a financial model from **data** relating to income, expenses, assets and liabilities of a subject; creating a planning rules database from data relating to a preferred financial strategy of the subject; projecting an unplanned future financial situation of the subject by applying predicted future circumstances to the **data** of the **financial model**; applying a plurality of planning rules derived from the planning rules database to data representing the subject's unplanned future financial situation, thereby to calculate... ..of assets, liabilities, income and expenditure, and predicted future values thereof. SUBSTITUTE SHEET (RULE 26)- 37 3 A method according to claim 2 wherein the **financial model** additionally includes **data** relating to costs associated with the management of assets and liabilities, including commissions, finance charges, administration fees and transfer costs.

4 A method according to...

Dialog eLink: [Order File History](#)

10/3K/19 (Item 1 from file: 349)

DIALOG(R) File 349: PCT FULLTEXT

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01240269

METHOD AND SYSTEM FOR VALIDATING FINANCIAL INSTRUMENTS
METHODE ET SYSTEME DE VALIDATION D'INSTRUMENTS FINANCIERS

Patent Applicant/Patent Assignee:

- **FISERV INC**

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(For all designated states except: US)

Patent Applicant/Inventor:

- **JACOBS Ronald F**

504 Alta Mesa Place, Napa, CA 94558; US; --(Residence); --(Nationality);
(Designated only for: US)

Legal Representative:

- **FELLOWS Gerald L(et al)(agent)**

Michael Best & Friedrich LLP, 100 East Wisconsin Avenue, Ste. 3300,
Milwaukee, WI 53202-4108; US;

	Country	Number	Kind	Date
Patent	WO	200548151	A1	20050526
Application	WO	2003US35209		20031104
Priorities	WO	2003US35209		20031104

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NI, NO, NZ, OM, PG, PH, PL, PT, RO, RU,
SC, SD, SE, SG, SK, SL, SY, TJ, TM, TN,
TR, TT, TZ, UA, UG, US, UZ, VC, VN, YU,
ZA, ZM, ZW

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IT; LU; MC; NL;
PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; SD; SL; SZ;
TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 15386

Detailed Description:

...via a workstation 70, and can view one or more user interfaces that enable the user to select from a number of possible types of **data** fields of a **financial** instrument. In the case of **processing** checks in financial transactions for example, such as the check 300 (or check image 300) illustrated in FIG. 3, the user can select a payor...

Dialog eLink: Order File History

10/3,K/92 (Item 15 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012701816 *Drawing available*

WPI Acc no: 2002-553117/200259

XRPX Acc No: N2002-438165

Credit evaluation system converts separate evaluation model data on concerned obliger based on calculated conversion variable and evaluates unification evaluation model

Patent Assignee: DAIICHI KANGYO GINKO KK (DAII-N); FUJI GINKO KK (FUJI-N); KINYU KOGAKU KENKYUSHO KK (KINY-N); NIPPON KOGYO GINKO KK (NIKO-N)

Inventor: AOKI N; AOKI Y; MIYOSHI M; TAMURA T; TOMINAGA S;
YASUKAWA T

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
JP 2002169958	A	20020614	JP 2000367044	A	20001201	200259	B

Priority Applications (no., kind, date): JP 2000367044 A 20001201

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
JP 2002169958	A	JA	12	16	

Alerting Abstract ...model information stored by memory, to set an evaluation division. A calculator calculates the conversion variable which converts the evaluation division into that of unification **evaluation model**. Separate **evaluation model data** on obliger **input** for **credit evaluation** is **converted**, based on conversion variable, and the unification evaluation model is evaluated.

Dialog eLink: [Order File History](#)

10/3K/23 (Item 5 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01067214

**A METHOD AND SYSTEM TO SOLVE DYNAMIC MULTI-FACTOR MODELS
IN FINANCE**

PROCEDE ET SYSTEME DESTINES A RESOUDRE DES MODELES
MULTIFACTORIELS DYNAMIQUES EN FINANCE

Patent Applicant/Inventor:

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RU(Nationality)
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US(Nationality)

Legal Representative:

- **FLOCK John(et al)(agent)**
Kenyon & Kenyon, One Broadway, New York, NY 10004-1050; US;

	Country	Number	Kind	Date
Patent	WO	200396254	A1	20031120
Application	WO	2003US15325		20030507
Priorities	US	2002378562		20020507

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,

BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NI, NO, NZ, OM, PH, PL, PT, RO, RU, SC,
SD, SE, SG, SK, SL, TJ, TM, TN, TR, TT,
TZ, UA, UG, UZ, VC, VN, YU, ZA, ZM, ZW

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IT; LU; MC; NL;
PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 16224

Detailed Description:

...code embodied in a computer usable medium (e.g., a disk), in order to create a computer program product that is used to evaluate the **model** for the dependent I 0 **financial** or economic variable. The **information** from the computer program product can be used to evaluate the performance of an asset collection based on the information generated from the model.

The...

Dialog eLink: [Order File History](#)

10/3K/47 (Item 29 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00800768

A FINANCIAL PLANNING AND COUNSELING SYSTEM PROJECTING USER CASH FLOW

PROJECTION EN MATIERE DE SYSTEME DE CONSEILS ET DE PLANIFICATION FINANCIERS

Patent Applicant/Patent Assignee:

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Inventor(s):

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Legal Representative:

- **COLEMAN Brian R(agent)**
Oppenheimer Wolff & Donnelly LLP, 1400 Page Mill Road, Palo Alto, CA 94304; US;

	Country	Number	Kind	Date
Patent	WO	200133476	A2	20010510
Application	WO	2000US41872		20001101
Priorities	US	99431668		19991101
	US	2000580273		20000525

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CU, CZ, DE, DK,
DM, DZ, EE, ES, FI, GB, GE, GH, GM, HR,
HU, ID, IL, IS, JP, KE, KG, KP, KR, KZ,
LC, LK, LR, LS, LT, LU, LV, MD, MG, MK,
MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU,
SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT,
TZ, UA, UG, UZ, VN, YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 11436

Detailed Description:

...highlights possible problem areas, and offers automated and live coaching on ways to resolve the issues. The user interface model is designed to simplify the **input** of the massive amount of **data** necessary for a useful **financial model**. The **model** further allows the financial institution providing the service to the user to tailor various financial products to fit the user's specific needs.

These and...

Dialog eLink: [Order File History](#)

10/3K/24 (Item 6 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01057838

SYSTEM AND METHOD FOR VISUALIZING DATA

SYSTEME ET PROCEDE POUR VISUALISER DES DONNEES

Patent Applicant/Patent Assignee:

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US(Nationality)

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- **NAJDA Andrew**
356 Rutland Street, Carlisle, MA 01741; US

- **COBAU Joseph J**
70 Otis Street, Melrose, MA 02176; US
- **FRIED Steven C**
18 Baker Avenue, Lexington, MA 02421; US

Legal Representative:

- **PANDISCIO Mark J(agent)**
Pandiscio & Pandiscio, 470 Totten Pond Road, Waltham, MA 02451-1914; US;

	Country	Number	Kind	Date
Patent	WO	200388030	A1	20031023
Application	WO	2003US11317		20030410
Priorities	US	2002371466		20020410

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NI, NO, NZ, PL, PT, RO, RU, SD, SE, SG,
SK, SL, TJ, TM, TR, TT, TZ, UA, UG, UZ,
VN, YU, ZA, ZW

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IT; LU; MC; NL;
PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 9907

Detailed Description:

...in
accordance with the present invention.

- 15

Data Visualization System

Looking first at Fig. 1, there is shown a data visualization system 5 for visualizing **data**, e.g., **financial information**. **Data** visualization system 5 generally comprises a **processing** engine 10 adapted to receive user instructions provided through user controls 15 and, in accordance with those instructions, (1) select a virtual three dimensional model...

Dialog eLink: Order File History

10/3,K/95 (Item 18 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012395981 *Drawing available*

WPI Acc no: 2002-339679/200237

XRPX Acc No: N2002-267106

Pre-payment score finder uses model generating low discrepancy sequence-based scenarios of econometric parameters for server

Patent Assignee: EGINTON W A (EGIN-I); FISHMAN V (FISH-I); GALPERIN Y (GALP-I); MARKETSWITCH CORP (MARK-N)

Inventor: EGINTON W A; FISHMAN V; GALPERIN Y

Patent Family (6 patents, 95 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2002019061	A2	20020307	WO 2001US27039	A	20010830	200237	B
US 20020052836	A1	20020502	US 2000228954	P	20000831	200237	E
			US 2001942983	A	20010830		
AU 200188549	A	20020313	AU 200188549	A	20010830	200249	E
JP 2004511035	W	20040408	WO 2001US27039	A	20010830	200425	E
			JP 2002523116	A	20010830		
EP 1410134	A2	20040421	EP 2001968292	A	20010830	200427	E
			WO 2001US27039	A	20010830		

AU 2001288549	A8	20051027	AU 2001288549	A	20010830	200624	E
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Priority Applications (no., kind, date): US 2000228954 P 20000831; US 2001942983 A 20010830

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2002019061	A2	EN	26	6		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
US 20020052836	A1	EN			Related to Provisional	US 2000228954
AU 200188549	A	EN			Based on OPI patent	WO 2002019061
JP 2004511035	W	JA	43		PCT Application	WO 2001US27039
					Based on OPI patent	WO 2002019061
EP 1410134	A2	EN			PCT Application	WO 2001US27039
					Based on OPI patent	WO 2002019061
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE TR					
AU 2001288549	A8	EN			Based on OPI patent	WO 2002019061

Original Publication Data by AuthorityArgentina**Publication No. ...Claims:**applicant based upon the debt instrument prepayment model and the prepayment score generation model, the prepayment calculation server being further adapted to transmit the prepayment **score** to at **least** one **debt** instrument **origination computer terminal** via the communications server and the computer network;where the prepayment score is calculated from the formula:[M00004]where T represents time and P represents...

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10/3K/28 (Item 10 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00954932

SYSTEM AND METHOD FOR VALUATION OF COMPANIES
SYSTEME ET PROCEDE D'EVALUATION D'ENTREPRISES

Patent Applicant/Patent Assignee:

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1368 Burr Street, Fairfield, CT 06430; US; US(Residence); US(Nationality)

Inventor(s):

- **CHARBONNEAU Louis**
5055 Jeanne D'Arc #1, Montreal, QC H1X2E6; CA
- **RAHA Edward A**
1368 Burr Street, Fairfield, Ct 06430; US
- **WANG Xianguo**
225 Berkely, Fairfield, CT 06430; US

Legal Representative:

- **STEIN Kenneth L(et al)(agent)**
PENNIE & EDMONDS LLP, 1155 Avenue of the Americas, New York, NY
10036; US;

	Country	Number	Kind	Date
Patent	WO	200289054	A1	20021107
Application	WO	2002US13585		20020429
Priorities	US	2001846891		20010501

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NO, NZ, OM, PH, PL, PT, RO, RU, SD, SE,
SG, SI, SK, SL, TJ, TM, TN, TR, TT, TZ,
UA, UG, UZ, VN, YU, ZA, ZM, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 7031

Claims:

...for each company, the test data comprises fundamental financial data and time series data and wherein input values to the neural network during training are **derived** from the fundamental **financial data** and **model** output values are de-rived from the

Dialog eLink: [Order File History](#)

10/3K/27 (Item 9 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00963611

**EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS
COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES**
SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A
ACCES INTERNET POUR SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Patent Assignee:

- **THE CRAWFORD GROUP INC**
600 Corporate Park Drive, St. Louis, MO 63105; US; US(Residence);
US(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

- **WEINSTOCK Timothy Robert**
1845 Highcrest Drive, St. Charles, MO 63303; US; US(Residence);
US(Nationality); (Designated only for: US)

- **DE VALLANCE Kimberly Ann**
2037 Silent Spring Drive, Maryland Heights, MO 63043; US; US(Residence); US(Nationality); (Designated only for: US)
- **HASELHORST Randall Allan**
1016 Scenic Oats Court, Imperial, MO 63052; US; US(Residence); US(Nationality); (Designated only for: US)
- **KENNEDY Craig Stephen**
9129 Meadowglen Lane, St. Louis, MO 63126; US; US(Residence); US(Nationality); (Designated only for: US)
- **SMITH David Gary**
10 Venice Place Court, Wildwood, MO 63040; US; US(Residence); US(Nationality); (Designated only for: US)
- **TINGLE William T**
17368 Hilltop Ridge Drive, Eureka, MO 63025; US; US(Residence); US(Nationality); (Designated only for: US)
- **KLOPFENSTEIN Anita K**
433 Schwarz Road, O'Fallon, IL 62269; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

- **HAFERKAMP Richard E(et al)(agent)**
Howell & Haferkamp, L.C., Suite 1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817; US;

	Country	Number	Kind	Date
Patent	WO	200297700	A2	20021205
Application	WO	2001US51431		20011019
Priorities	US	2000694050		20001020

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, ES, FI, GB, GD,
GE, GH, GM, HR, HU, ID, IL, IN, IS, JP,
KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT,
LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ,
NO, NZ, PH, PL, PT, RO, RU, SD, SE, SG,
SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG,
US, UZ, VN, YU, ZA, ZW

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 237932

Detailed Description:

...of transaction validation and database update on the centralized machine prior to dispatch to either the distributed machine or the Rental Management Trading Partner. This **process** is 'currently used for both the inbound and outbound processing of transactions.

Process

Hierarchical numeric ID: 1 1 3.1

Coded name: AM0025V1

Name: PGM...partner. However, it would be simple if these new fields were interrogated from a centralized archive repository of closed rental contracts for the ARMS Transaction **Credit Reports** run monthly that primarily use the AMTRNCR file.

3.) Replace the execution of the ARMS Handle Internal Error (IAM0097VII) program with the execution of the...

Dialog eLink: [Order File History](#)

10/3K/21 (Item 3 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01131877

**SYSTEMS AND METHODS FOR TRACKING PRICE INFORMATION IN AN
ONLINE CREDIT DERIVATIVE TRADING SYSTEM**

SYSTEMES ET PROCEDES PERMETTANT DE SUIVRE L'EVOLUTION DES
COURS DANS UN SYSTEME D'ECHANGE DE PRODUITS DERIVES DE CREDIT
EN LIGNE

Patent Applicant/Patent Assignee:

- **CREDITEX INC**
26 West 17th Street, Fourth Floor, New York, NY 10011; US; US (Residence);
US (Nationality); (Designated for all)

Inventor(s):

- **DAR Mazyar**
26 West 17th Street, Fourth Floor, New York, NY 10011; US; (Designated for all)
- **HIRANI Sunil Gordhan**
26 West 17th Street, Fourth Floor, New York, NY 10011; US; (Designated for all)

Legal Representative:

- **GILLESPIE Noel C(agent)**
Baker & McKenzie LLP, 2001 Ross Avenue, Suite 2300, Dallas, TX 75201; US;

	Country	Number	Kind	Date
Patent	WO	200453657	A2-A3	20040624
Application	WO	2003US39394		20031209
Priorities	US	2002316167		20021209
	US	2003336651		20030103

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BY; BZ; CA; CH; CN; CO; CR; CU; CZ;
DE; DK; DM; DZ; EC; EE; EG; ES; FI; GB;
GD; GE; GH; GM; HR; HU; ID; IL; IN; IS;
JP; KE; KG; KP; KR; KZ; LC; LK; LR; LS;
LT; LU; LV; MA; MD; MG; MK; MN; MW; MX;
MZ; NI; NO; NZ; OM; PG; PH; PL; PT; RO;
RU; SC; SD; SE; SG; SK; SL; SY; TJ; TM;
TN; TR; TT; TZ; UA; UG; UZ; VC; VN; YU;
ZA; ZM; ZW;

Designated States: (Protection type is "Patent" unless otherwise stated - for applications prior to 2004)

AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG,
BR, BY, BZ, CA, CH, CN, CO, CR, CU, CZ,
DE, DK, DM, DZ, EC, EE, EG, ES, FI, GB,
GD, GE, GH, GM, HR, HU, ID, IL, IN, IS,

JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS,
LT, LU, LV, MA, MD, MG, MK, MN, MW, MX,
MZ, NI, NO, NZ, OM, PG, PH, PL, PT, RO,
RU, SC, SD, SE, SG, SK, SL, SY, TJ, TM,
TN, TR, TT, TZ, UA, UG, UZ, VC, VN, YU,
ZA, ZM, ZW

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IT; LU; MC; NL;
PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; SD; SL; SZ;
TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 11209

Detailed Description:

...reference entity, the type of debt the trader client is interested in, as well as other relevant search criteria. Credit derivative authority 102 will retrieve **credit derivative information** from **database** 104 based on the **search criteria** input in the **search** area 1002. The **credit derivative information** can then be displayed to the trader client in tabular form as illustrated by area 1006 of display 1000. Alternatively, the credit derivative information can...

Claims:

...information,
comprising:receiving search criteria related to a plurality of reference entities;obtaining credit derivative information related to the certainreference entities based on the **search criteria**; andcausing the **credit derivative information** retrieved from the**database** to be displayed.

16 The method of claim 15, further comprising receiving search criteria that includes identification of the reference entities for which credit derivative...

Dialog eLink: Order File History

10/3K/16 (Item 15 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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01438944

A universal software application

Eine universelle Softwareanwendung

Une application logicielle universelle

Patent Assignee:

- **Thinkingcap Technology Limited;** (3233850)
100 Fruit and Wool Exchange, Brushfield Street; London, E1 6EX; (GB)
(Applicant designated States: all)

Inventor:

- **The designation of the inventor has not yet been filed**
;;

Legal Representative:

- **Finnie, Peter John (79521)**
Gill Jennings & Every, Broadgate House, 7 Eldon Street; London EC2M 7LH;
(GB)

	Country	Number	Kind	Date	
Patent	EP	1225508	A1	20020724	(Basic)
Application	EP	2001300459		20010119	

Designated States:

AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LI; LU; MC; NL; PT; SE; TR;

Extended Designated States:

AL; LT; LV; MK; RO; SI;

International Patent Class (V7): G06F-009/44**Abstract Word Count:** 174

NOTE: 1

NOTE: Figure number on first page: 1

Legal Status Type	Pub. Date	Kind	Text
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Language Publication: English

Procedural: English

Application: English

Fulltext Availability	Available Text	Language	Update	Word Count
CLAIMS A		(English)	200230	1360
SPEC A		(English)	200230	13515
Total Word Count (Document A) 14875				
Total Word Count (Document B) 0				
Total Word Count (All Documents) 14875				

Specification: ...model 7 is adapted to model operational and statistical data on both a historical and live snapshot basis. This is achieved by populating the operations **model** with status and **audit data generated** by the business **process model**, allowing the information to be viewed as required.

The install model 9 defines the installation of the computer program product carrying the model execution application...

NON-PATENT FILES

File 485:Accounting & Tax DB 1971-2009/Aug W3
(c) 2009 ProQuest Info&Learning

File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker

File 268:Banking Info Source 1981-2009/Aug W3
(c) 2009 ProQuest Info&Learning

File 608:MCT Information Svc. 1992-2009/Aug 24
(c) 2009 MCT Information Svc.

File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer

File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog

File 15:ABI/Inform(R) 1971-2009/Aug 22
(c) 2009 ProQuest Info&Learning

File 9:Business & Industry(R) Jul/1994-2009/Aug 22
(c) 2009 Gale/Cengage

File 610:Business Wire 1999-2009/Aug 24
(c) 2009 Business Wire.

File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire

File 275:Gale Group Computer DB(TM) 1983-2009/Jul 24
(c) 2009 Gale/Cengage

File 624:McGraw-Hill Publications 1985-2009/Aug 24
(c) 2009 McGraw-Hill Co. Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2009/Jul 16
(c) 2009 Gale/Cengage

File 636:Gale Group Newsletter DB(TM) 1987-2009/Jul 30
(c) 2009 Gale/Cengage

File 613:PR Newswire 1999-2009/Aug 24
(c) 2009 PR Newswire Association Inc

File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

File 16:Gale Group PROMT(R) 1990-2009/Jul 30
(c) 2009 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 634:San Jose Mercury Jun 1985-2009/Aug 21
(c) 2009 San Jose Mercury News

File 148:Gale Group Trade & Industry DB 1976-2009/Aug 06

(c) 2009 Gale/Cengage

File 35:Dissertation Abs Online 1861-2009/Jul

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File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13

(c) 2002 Gale/Cengage

File 65:Inside Conferences 1993-2009/Aug 24

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File 2:INSPEC 1898-2009/Aug W3

(c) 2009 The IET

File 474:New York Times Abs 1969-2009/Aug 24

(c) 2009 The New York Times

File 475:Wall Street Journal Abs 1973-2009/Aug 24

(c) 2009 The New York Times

File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Jul

(c) 2009 The HW Wilson Co.

File 139:EconLit 1969-2009/Aug

(c) 2009 American Economic Association

Set	Items	Description
S1	4149233	(CREDIT OR FINANCIAL OR DEBT? OR TRW OR EQUIFAX OR AUDIT? ? OR EXPERIAN OR TRW OR TRANSUNION OR TRANS()UNION OR INDEBTEDNESS)(4N)(DATA? OR SCOR? OR SOURCES OR REPORT? ? OR INFORMATION OR CACHE? ?)
S2	263427	(QUER? OR SEARCH? OR DATAMIN? OR MINES OR MINING OR CRUNCH? OR PROCESS? OR AUDIT? OR EXAMIN? OR EVALUAT? OR MODEL? OR FILTER?) (6N)S1
S3	74511	(QUER? OR SEARCH? OR DATAMIN? OR MINES OR MINING OR CRUNCH? OR PROCESS? OR AUDIT? OR EXAMIN? OR EVALUAT? OR MODEL? OR CRITERI?? OR FILTER? OR ATTRIBUTE? ? OR DESCRIPTOR? OR MACRO? ?) (5N)(ATTRIBUTE? ? OR DESCRIPTOR? OR SOURCE()FILE? ? OR MACRO OR MODEL? ? OR META()DATA OR METADATA OR INDEXING OR TERMINOLOG? OR INDEXED OR TAXONOM??? OR CRITERI??)
S4	19594	(PROGRAM? OR CODE OR CODES OR SOURCE()FILE? OR INPUT? ? OR CACHE? ? OR MACHINE()LANGUAGE OR SOFTWARE OR INSTRUCTION? ? OR COMPUTER? OR EXECUTAB? OR DATA?)(4N)(DESIGN? OR GENERAT? OR TRANSLAT? OR COMPIL? OR CREAT? OR DERIV? OR CONVER? OR TURN?(2W)INTO OR WRIT? OR POPULAT?)
S5	1357	S4(3N)S3
S6	288	S5(3N)S2
S7	187	S6 NOT PY>2003
S8	130	RD (unique items)
S9	66	S8 AND (FILTER? OR CRITERI?? OR CREDIT)

9/5,K/2 (Item 2 from file: 485)
DIALOG(R)File 485: Accounting & Tax DB
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**** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 ****

00893981 **Supplier Number:** 112931193

Continuous auditing: Building automated auditing capability

Rezaee, Zabihollah; Sharbatoghlie, Ahmad; Elam, Rick; McMickle, Peter L

Auditing v21 n1 pp: 147-163 Mar 2002

ISSN: 0278-0380 **Journal Code:** APT

Document Type: Periodical **Article Type:** Feature

Language: English **Special Feature:** Chart Formula Table

Word Count: 8740 **Line Count:** 795

Abstract:

Real-time financial reporting is likely to necessitate continuous auditing to provide continuous assurance about the quality and credibility of the information presented. Rapidly emerging information technology and demands for more timely communication of information to business stakeholders requires auditors to invent new ways to continuously monitor, gather, and analyze audit evidence. In this paper, an approach for building continuous audit capacity is presented and audit data warehouses and data marts are described. Ever improving technology suggests that the real-time exchange of sensitive financial data will place constant pressure on auditors to update audit techniques. Most of the new techniques that will be required will involve creation of new software and audit models.

Geographic Names: United States; US

Descriptors: Auditing; Technological planning; Internet; Financial reporting

Classification Codes: 4130 (CN=Auditing); 5220 (CN=Information technology management); 9190 (CN=United States); Accounting & Tax DB_1971-2009/Aug W3

Supplier Number: Text:

...documents for the organization's web site, EDGAR filing documents for regulatory purposes (e.g., SEC), and other specialized reporting formats for tax purposes or **credit** reports. Large companies already allow their trading partners real-time access to corporate information. By creating a standard language among companies, organizations, auditors, and financial...audits by allowing auditors to focus more on understanding a

client's business and industry and its internal control structure; and
(4)
specifying transaction selection **criteria** to choose transactions and
perform both tests of controls and substantive tests throughout the
year on
an ongoing basis. Audit evidence gathered by performing tests...

...to (1) upload or download files for inclusion in the audit file; (2)
create lead sheets, ratio analyses, roll forwards, and financial
statements; (3) select **criteria** to interrogate client data, test
transactions or account balances; (4) report summary of unadjusted
errors;
(5) prepare working trial balance with adjusting and reclassification
entries...several phases that are listed in Figure 1 are depicted as a
single phase for process-summarization purposes. For example, the three
phases of extracting **data** based on **audit** objectives,
creating audit meta data, and loading
audit data in Figure 1 are combined as ETL in Figure 2. The
joint Control Testing and Analysis session in Figure 2 facilitates a
common
understanding between business unit managers, information technology
(IT),
auditors, and applications regarding continuous auditing project
objectives, control testing methods, query execution and performance
criterion, and exception reporting requirements.

In Figures 1 and 2, the first two phases-(1) defining audit objectives
and
internal control descriptions and (2) understanding
business...verifying
processing authenticity, accuracy, and completeness. SCARF is a method
built into the data processing programs to perform test procedures
continuously according to selected audit **criteria** such as special
limit and reasonableness. This technique requires embedding audit
software
modules within the client's application to provide continuous
monitoring of
the system's processing of transactions. Transactions and events that
meet
auditor-specified **criteria** are written into a file available only to
the auditor for further examination. Snapshot is a method of taking a
"picture" of database elements before...

...to source tables, selecting columns), data transformation (e.g.,
appending, renaming, labeling, sorting), and audit tests (e.g.,
applying
test scenarios), are stored in the **audit meta data**
(Figure 1, Phase 9).

An **audit data** mart **created** for a business unit goes
through three broad phases: extract, transform, and load (ETL). Phases
7
though 9 in Figure 1 show the ETL process...2) requirements to perform
substantive procedures in a continuous audit; (3) nature, timing, and
extent of substantive procedures in a continuous audit; (4) GAAP as
criteria for continuous financial statements; (5) materiality
threshold guidelines and level of assurance in continuous auditing; (6)

effective application of CATTs in continuous audits; (7) auditor...

9/5,K/59 (Item 1 from file: 2)
DIALOG(R)File 2: INSPEC
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06644634

Title: CARDWATCH: a neural network based database mining system for credit card fraud detection

Author(s): Aleskerov, E.; Freisleben, B.; Rao, B.

Author Affiliation: Dept. of Electr. Eng. & Comput. Sci., Siegen Univ., Germany

Book Title: Proceedings of the IEEE/IAFE 1997 Computational Intelligence for Financial Engineering (CIFEr) (Cat. No.97TH8304)

Inclusive Page Numbers: 220-6

Publisher: IEEE, New York, NY

Country of Publication: USA

Publication Date: 1997

Conference Title: Proceedings of the IEEE/IAFE 1997 Computational Intelligence for Financial Engineering (CIFEr)

Conference Date: 24-25 March 1997

Conference Location: New York City, NY, USA

Conference Sponsor: IEEE Neural Network Council Int. Assoc. Financial Eng

ISBN: 0 7803 4133 3

Item Identifier (DOI): [10.1109/CIFER.1997.618940](https://doi.org/10.1109/CIFER.1997.618940)

Number of Pages: x+307

Language: English

Document Type: Conference Paper (PA)

Treatment: Practical (P)

Abstract: CARDWATCH, a database mining system used for **credit** card fraud detection, is presented. The system is based on a neural network learning module, provides an interface to a variety of commercial databases and has a comfortable graphical user interface. Test results obtained for synthetically generated **credit** card data and an autoassociative neural network model show very successful fraud detection rates (24 refs.)

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

Descriptors: **credit** transactions; data handling; database management systems ; financial data processing; fraud; graphical user interfaces; learning systems; neural nets

Identifiers: CARDWATCH; neural network based **database mining** system; **credit** card fraud detection; neural network learning module; database interface; graphical user interface; synthetically **generated credit card data**; autoassociative neural network **model**; fraud detection rates

Classification Codes: C7120 (Financial computing); C6160 (Database management

systems (DBMS)); C6180G (Graphical user interfaces); C1230D (Neural nets); C5290 (Neural computing techniques); C6130 (Data handling techniques); C6170 (Expert systems and other AI software and techniques); E0410F (Business applications of IT)

INSPEC Update Issue: 1997-029

Copyright: 1997, IEE

Title: **CARDWATCH: a neural network based database mining system for credit card fraud detection**

Abstract: CARDWATCH, a database mining system used for **credit** card fraud detection, is presented. The system is based on a neural network learning module, provides an interface to a variety of commercial databases and has a comfortable graphical user interface. Test results obtained for synthetically generated **credit** card data and an autoassociative neural network model show very successful fraud detection rates

Descriptors: **credit** transactions; data handling; database management systems ; financial data processing; fraud; graphical user interfaces; learning systems; neural nets

Identifiers: CARDWATCH; neural network based **database mining** system; **credit** card fraud detection; neural network learning module; database interface; graphical user interface; synthetically **generated credit card data**; autoassociative neural network **model**; fraud detection rates

9/5,K/30 (Item 3 from file: 610)

DIALOG(R)File 610: Business Wire

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00239591 20000322082B8751 (USE FORMAT 7 FOR FULLTEXT)

QSpace.com Teams with The Forms Group to Offer Instant Web-Loan Decisioning to Community Banks

Business Wire

Wednesday , March 22, 2000 14:35 EST

Journal Code: BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document**

Type: NEWSWIRE

Word Count: 877

Lead Paragraph:

SAN FRANCISCO, Mar 22, 2000 (BUSINESS WIRE)

- New BankSITE(R) ZipDecision

Service Gives Creditworthy Customers Rapid and Secure Approval for Their Online Applications

QSpace.com, the firm which revolutionized the **credit** industry with instant consumer **credit** reports delivered through cyberspace in seconds, and the leading Internet provider of **credit** information and services to consumers, today announced that it is delivering virtually instant Web-loan

decisioning
to community banks—users of BankSITE(R), the state-of-the-art Internet
banking solution offered by The Forms Group at www.banksite.com. The
Forms
Group is branding the decisioning service as BankSITE(R) ZipDecision
used
in
tandem with its ZipLoan Application.

Company Names: microsoft corp.; yahoo! inc.; community banks, inc.; YAHOO INC;
FORMS GROUP ; COMMUNITY BANKS INC; SMART COMPUTING LTD;
BESTBANK INC; BEST BANK SA

Geographic Names: ARIZONA; CALIFORNIA; USA; AMERICAS; NORTH
AMERICA

Product Names: BANKING; BANKING AUTOMATION; **CREDIT**; HOME
BANKING; INSTITUTIONS; INTERNET; NETWORKS; FINANCIAL SERVICES;
COMMUNICATIONS TECHNOLOGIES; COMPUTERS; DATA
COMMUNICATIONS

Event Names: ORGANISATIONS AND INSTITUTIONS

Text:

New BankSITE(R) ZipDecision
Service Gives Creditworthy Customers Rapid and Secure Approval for
Their
Online Applications

QSpace.com, the firm which revolutionized the **credit** industry with
instant
consumer **credit** reports delivered through cyberspace in seconds, and
the
leading Internet provider of **credit** information and services to
consumers,
today announced that it is delivering virtually instant Web-loan
decisioning
to community banks—users of BankSITE(R), the state...

...discipline
combined with the best possible information. We are exceptionally proud
that
BankSITE(R) is the first site that offers both QSpace.com online
consumer
credit reports and our new loan decisioning engine -- providing
community
banks with the tools they need to foster **credit**-savvy customers and
high-quality loans," said I.O.A. "Ike" Eze, Chairman of QSpace. "This
is an
information-driven win/win situation that genuinely delivers on the
promise
of the Internet as the smartest place to do business."

QSpace.com's decisioning engine evaluates **credit** applications
against a bank
's pre-defined **credit** policy **criteria**, consumer **credit**
bureau **data**, and risk

score. Specially **designed** to **process**
Internet-originated applications, it
returns decisions to successful applicants in seconds.

BankSITE(R) ZipDecision can be integrated with the highly successful
BankSITE(R) Wizard and...

...deposit and investment accounts,
the "Score Yourself" interactive-test marketing program which helps
customers
in filling out secure application forms, electronic bill payment,
secure
consumer **credit** reports, a banking information forum, and dozens of
calculators.
"Internet providers everywhere have learned that the two keys to
success in
Web commerce are valuable...

...Aurit, president and CEO of The
Forms Group. "Just as important, BankSITE(R) ZipDecision will deliver
the
right customers, those that pass the bank's **credit** risk management
criteria,
to turn the bank's Web site into a true profit center."

The decisioning engine is one of a series of **credit**-related
decision-support
products and services designed by QSpace.com and distributed under the
QDecision(TM) brand. All are geared to helping consumers and their
financial
institutions optimize their handling of consumer **credit** products on
the
Internet.

About QSpace.com
QSpace.com is the leader in online **credit**. The first company to
design,
develop and market the most technologically advanced consumer **credit**
reports
distribution over the Internet has provided consumers with personalized
tools
to manage their individual **credit** online since 1997. Recipient of
Smart
Computing's Web's Best Bank and Investment Sites Award, QSpace.com was
named
one of the Top 20...

...Yahoo! and
Microsoft, QSpace.com runs the largest online financial services
affiliate
network, reaching a massive number of consumers each month with offers
for
individual **credit** reports, **credit** information, **credit**
management tools and
loan referrals. The company's QDecision(TM) suite of real-time loan
decisioning tools is also used by hundreds of banks serving **credit**
-active

consumers online. The San Francisco firm founded in 1996 is privately held and funded. More information about QSpace.com can be obtained at 415...

Product Names:

...CREDIT;

Event Names:

9/5,K/42 (Item 1 from file: 613)

DIALOG(R)File 613: PR Newswire

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00840775 20021021SFM032 (USE FORMAT 7 FOR FULLTEXT)

Finaplex Launches Finaplex Wealth Service

PR Newswire

Monday , October 21, 2002 08:33 EDT

Journal Code: PR **Language:** ENGLISH **Record Type:** FULLTEXT **Document**

Type: NEWSWIRE

Word Count: 766

Lead Paragraph:

SAN FRANCISCO, Oct. 21 /PRNewswire/
- Finaplex, the leading provider of enterprise software solutions for the wealth management industry, today announced that it has developed a hosted offering, the Finaplex Wealth Service. This new offering is based on the company's successful enterprise product, the Finaplex Wealth Solution, which has been licensed by two of the top-five US brokerage firms. First Republic Bank is among early customers that have selected the Finaplex Wealth Service.

The Finaplex Wealth Service allows a financial institution to consolidate securely both internal and external client data, including financial and non-financial content. Extending the concept of "financial concierge" established in its enterprise product, the Finaplex Wealth Service has distinct platforms for advisors and clients, each delivered with the specific branding of the financial institution. The solution leverages the wide array of business

analytics offered by Finaplex, seamlessly integrated with client data to deliver the high level of collaboration and sophistication that meet the needs of the high net worth client. The Finaplex Wealth Service is offered as a turnkey solution, complete with integrated transaction capability, but can also be customized for the specific needs of the financial institution. "We are excited about the progress that we have made with our wealth management software and are committed to expanding our presence in this key market through our new hosted solution," said Mike Cagney, President and CEO of Finaplex. "The Finaplex Wealth Service combines high touch with high tech to deliver the value demanded by the high net worth client and the services necessary for their advisor to support them. These clients want quick and easy access to know how their investments are performing, how to reduce risk and how to improve returns, with special consideration to tax efficiency."

About the Finaplex Wealth Service

The Finaplex Wealth Service uses sophisticated technology to capture and normalize financial data from within and outside of the **financial** institution. It retains this **information** in a secure **data model** that can **generate** high quality reports across multiple business channels and perform applied analysis around asset allocation, tax efficiency, trust and estate planning, concentrated positions, options and restricted stock. Finaplex can integrate transaction functionality, including brokerage and ACH, with the financial institution's processor(s). The Finaplex Wealth Service is hosted in a SAS 70 Type II, robust, supported environment with specific emphasis on application performance.

Company Names: Finaplex, Inc.; FIRST REPUBLIC BANK; THOMSON MEDIA GROUP PTY LTD

Product Names: CORPORATE; MARKETING; NEW PRODUCT DEVELOPMENT; FINANCIAL SERVICES; COMPANY PROFILES; COMPUTER SOFTWARE;

COMPUTERS; INVESTMENT; PRIVATE BANKING; RETAIL BANKING
Event Names: PRODUCT LAUNCHES; NEW PRODUCT DEVELOPMENT;
CORPORATE FINANCIAL DATA; CORPORATE FUNDING; FINANCIAL AND
COMMODITY MARKETS; INVESTMENT; STOCKS AND SHARES;
TECHNOLOGY DEVELOPMENT

Text:

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...efficiency."
    About the Finaplex Wealth Service
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capture
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concentrated positions, options and restricted...

...modules.
    -- Messaging and Alerts.  Advisors have access to proactive alerts,
such
    as expected cash events, while clients can set alerts against a
wide
    range of criteria, including value or price changes.  The
Finaplex
    Wealth Service supports an on-platform messaging system that can
forward to outside e-mail addresses.
    -- Portfolio Accounting...

...can run
    daily weighted, modified Dietz, total return and alternative
performance reporting.
    -- Customer Management.  Leveraging the Finaplex Wealth data model,
financial advisors can perform customer filtering and
customer data
    mining based on financial and demographic information, product
history,
    etc.

Pricing and Availability
The Finaplex Wealth Service will be offered on a...
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04494616

Title: New requirements for data management of credit processing in a credit card institution

Author(s): Grossmann, W.; Wolf, T.

Inclusive Page Numbers: 306-10

Publisher: Springer-Verlag, Berlin

Country of Publication: West Germany

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Editor(s): Schek, H.J.; Schlageter, G.

ISBN: 3 540 17736 1

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Language: German

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Abstract: Special features in **credit** processing include large objects with complex structures, corresponding to 100 sides of text with 600 attributes and 70 relations, long term data management and very long translations. The relevant data models are discussed and their implementation on a Siemens 5800 office system with a 7530 CPU is described
(0 refs.)

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

Descriptors: **credit** transactions; relational databases

Identifiers: **data** management; **credit processing**; **credit** card institution; **attributes**; relations; **translations**; **data models**; **Siemens** 5800 office system; 7530 CPU

Classification Codes: C7120 (Financial computing); C6160D (Relational databases); E0410F (Business applications of IT)

INSPEC Update Issue: 1989-023

Copyright: 1989, IEE

Title: New requirements for data management of credit processing in a credit card institution

Abstract: Special features in **credit** processing include large objects with complex structures, corresponding to 100 sides of text with 600 attributes and 70 relations, long term data management and very...

Descriptors: **credit** transactions; relational databases

Identifiers: **data** management; **credit processing**; **credit** card institution; **attributes**; relations; **translations**; **data models**; **Siemens** 5800 office system; 7530 CPU

9/5,K/14 (Item 2 from file: 268)

DIALOG(R)File 268: Banking Info Source

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CUs move toward industry-specific scoring

Friedland, Marc

Credit Union News , v 15 , n 16 , p 13,15 , Aug 25, 1995 **Document Type:** Journal
Article Type: News **ISSN:** 0199-9311 **Journal Code:** BCUN **Language:**
English **Record Type:** Abstract Fulltext
Word Count: 00805

Abstract:

The newest direction in **credit** scoring's evolution is toward industry-specific prediction, and the **credit** union industry will not be left out. Today, **credit** unions have access to scorecards that have been developed exclusively from **credit** union data, giving them more predictive power than before. In many cases, applicants may score higher with a **credit** union scorecard, qualifying for **credit** union products they might not have qualified for were the **credit** union employing scoring tools developed for a broader range of lenders.

Text:

The newest direction in **credit** scoring's evolution is toward industry-specific prediction, and the **credit** union industry will not be left out.

Copyright BKB Publications Inc 1995

Classification: 9190 (CN=United States); 8120 (CN=Retail banking)

Descriptors: Credit unions; Credit scoring

Geographic Names: US

ARTICLE REFERENCE NUMBER:

Abstract:

The newest direction in **credit** scoring's evolution is toward industry-specific prediction, and the **credit** union industry will not be left out. Today, **credit** unions have access to scorecards that have been developed exclusively from **credit** union data, giving them more predictive power than before. In many cases, applicants may score higher with a **credit** union scorecard, qualifying for **credit** union products they might not have qualified for were the **credit** union employing scoring tools developed for a broader range of lenders.

Text:

The newest direction in **credit** scoring's evolution is toward industry-specific prediction, and the **credit** union industry will not be left out.

Today, **credit** unions have access to scorecards that have been developed exclusively from **credit** union data, giving them more predictive power than before.

For many sound reasons -- including affordable pricing -- the new industry scorecards are an unquestionable boon to the vast majority of the

nation's **credit** unions.

"Of the nation's 13,000-plus **credit** unions, well over 95 percent do not have enough data, or the financial resources, to develop a custom scorecard," explains Jeff Kato, CrediTable **credit** application scorecard product marketer at San Rafael, Calif.-based Fair, Isaac and Co., Inc. "Other than custom development, their other **credit** application **scoring** options are judgmentally-derived models or pooled-data models designed for use by a wide variety of financial services companies. Today's pooled-data **credit** union industry-specific models give all **credit** unions an inroad to **credit** application scoring for any portfolio."

*FOR 'TRADITIONAL' CUs

The new **credit** union scorecards are designed for "traditional" **credit** unions -- those that offer a mix of **credit** products and have a membership made up of employees of the same company, residents of a small, clearly defined community, or members of another closely affiliated field. The scorecards are often applicable to a mix of products, including unsecured loans and/or lines of **credit**, **credit** cards, and secured loan products such as auto loans.

What makes such an industry-tuned scorecard valuable? The differing payment patterns of **credit** union members, Kato explains.

"The population overall has delinquency and charge-off rates that are one-third of those experienced by many other lenders," he...

...to be less than 1 percent, while acceptance rates are 10-30 percent higher than those for, say, banks. People show a loyalty to their **credit** unions, and that loyalty is reflected in better payment patterns."

This means that a given individual may pose less risk to a **credit** union than to another kind of lender with whom the individual has less affiliation.

In many cases, applicants may score higher with a **credit** union scorecard, qualifying for **credit** union products they might not have qualified for were the **credit** union employing scoring tools developed for a broader range of lenders. A **credit** union scorecard allows **credit** unions to grow their portfolios and say "yes" to more customers while maintaining risk control.

*DEVELOPED FROM CU DATA

Developed from actual **credit** union performance data, a **credit** union scorecard offers a predictive "lift" over other scorecards currently available. Fair, Isaac has sought to make such targeted prediction more affordable by developing its CrediTable Industry-specific **Credit** Union Direct application scorecard, introduced earlier this year.

Commonly, Kato says, all but the largest **credit** unions have been "priced out of application scoring." Many have relied instead on **credit** bureau scores to achieve scoring's benefits: faster application processing, greater lending consistency, improved risk assessment, better management control, truly objective decision making, and appropriate cross-selling, up-selling and down-selling.

"Bureau scores are a solid solution," Kato says, "but they're broader in focus. And some **credit** union scorecards, such as our CrediTable scorecard, calibrate the bureau score to **credit** union performance and add prediction based on application data."

Kato advises that **credit** unions look for at least two features in a **credit** union scorecard: thoroughness and accuracy in its development, and ease and speed of implementation.

By way of example, he says that Fair, Isaac's scorecard was the result

of analysis of a large national sample comprising more than 10,000 **credit** union applications. The development data represented a range of traditional **credit** unions, from large institutions with more than a billion dollars in assets to smaller **credit** unions.

*SUBTLE DIFFERENCES

"A **credit** union scorecard will not be dramatically different from a scorecard you might find in the banking environment, but there are subtle differences. In fact, we found the **credit** union scorecard works very well on standard bankcard portfolios and in the direct lending environment."

Kato says that the selection of predictive characteristics in a...

...The card should be able to be installed quickly -- within 30 days and at a low cost, but without sacrificing performance.

Additionally, Kato suggests that **credit** unions planning to extend their management should look for a scorecard that has been validated against a pool of **credit** union loan applicants. That way, the **credit** union will know that the scorecard would work in expanding beyond its traditional field of membership, for example, into selected employee groups.

Last of all, **credit** unions should inquire as to how often the scorecard will be updated, and what costs, if any, they will need to pay for updates.

Descriptors: Credit unions... ..Credit scoring
Geographic Names:

9/5,K/40 (Item 1 from file: 636)
DIALOG(R)File 636: Gale Group Newsletter DB(TM)
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THE DATA CLEAN-UP PAYBACK CALCULATION - pt. 1

Computer Finance , v 7 , n 8 , p N/A
Jan 1 , 1997

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 3370

Text:

Data warehousing and enterprise client-server migrations have made organisations painfully aware of the poor state of their data. Cleaning up the mistakes can be costly - but it can be highly rewarding, as this report goes to show the high upfront costs will produce a solid return in the long term.

Most organisations take their data quality for granted. When data is entered, on-line transaction systems may include validation routines that check the format, and in some cases, the content of the data being entered.

Chances are, the newer the transaction system, the more sophisticated the validation checks.

Until the advent of data warehousing, for most organisations data quality, if a priority, was considered a tactical chore. Consumer marketing organisations relied on service bureaux to 'process' their customer lists as part of direct mail fulfilment services, while most other organisations regarded incomplete archival data as better than none at all. Several trends are responsible for the sudden surge in interest:

- * Data warehouses are forcing organisations to make decisions regarding the management of legacy data. Their responses are mixed: Some take an 80/20 approach, contending that data warehouses can be useful even if the data isn't perfect because they are not mission-critical systems.

Other organisations believe just the opposite: that faulty data in data warehouses defeats the purpose of extracting intelligence from historical data.

- * Enterprise client-server ERP migrations, which often consolidate the operations of multiple, formerly standalone systems, are forcing organisations to pay attention to the quality of their data as part of their reengineering efforts.

- * Householding has become a powerful inducement for consumer-oriented marketing organisations, including retailing, telecommunications, and banking. These organisations believe that they could market to existing consumers far more effectively (and cross-sell related products and services) if they only had an accurate picture of who in each household or family was already buying which products and services.

Is data cleansing worth it? In this report, we examine the leading approaches and their impacts on project cost and budgeting.

LOOKING FOR A SOURCE SOLUTION

Data cleansing isn't a new process. Many organisations incorporated validations checks for data entry which managed part of the problem. Other organisations have mounted special efforts to correct data. For instance, at a major telecommunications carrier, small scale projects were implemented for specific product lines in past years, but until recent advances in hardware price/performance and the availability of configurable software, 'the magnitudes made it impossible to deal with', the project leader noted. Upcoming deregulation of the market, along with advances in hardware price/performance and the recent availability of off-the-shelf, configurable, maintainable software made the difference.

Although data warehousing projects have taken the data cleansing issue off the back burner, most organisations are not progressing further than high-level data reformatting. According to an informal survey conducted by the data extraction tool vendor Prism, only 15% - 20% of Prism customers are currently using data cleansing tools. Prism also reports that among its customer base, the amount of time spent on data cleansing is still quite modest. According to an informal survey of customer representatives, about 5% - 10% of total project time and money is spent on data cleansing; that compares to 25% - 30% for data extraction and transformation, with the remainder of time directed to analysis, design, testing, and training. Nonetheless, Prism reports that interest among its customer base has grown over the past year.

* Costs and Budgeting: Data cleansing isn't cheap. Serious efforts which comb millions of records begin at \$250,000, including the cost of software and staff resources for well-bounded problems such as name and address matching. Prior to its acquisition by New York's Chemical Bank, Chase Manhattan Bank invested nearly 100 staff years on cleansing name, address, and account information for over 20 million customers.

When dealing with such large volumes of data, organisations must adopt a form of triage to keep their cleansing projects on budget. 'You have to decide if a change that only impacts 0.03% of the data is worthwhile', commented the lead analyst for a name and address cleansing initiative at a major telecommunications carrier.

The rewards can be huge. One organisation recently invested \$250,000 in tools and staff time to clean up tens of millions of customer names and addresses, plus another \$1.2 million for syndicated demographic data to

fill in information gaps. It used the results to develop pinpoint direct marketing campaigns which netted over \$60 million in revenues, roughly triple the returns of what such campaigns usually earned.

Not surprisingly, while many organisations are willing to discuss costs, few are willing to discuss the returns on data cleansing because they consider data quality as a unique competitive advantage.

Furthermore, without side-by-side tests of clean and dirty data samples, it is difficult to determine that any improved returns were due to the use of better lists or the content of the marketing campaign itself.

Organisations have used a wide range of measures to clean their data, ranging from routine data entry validations to service bureaux and software tools. The traditional approach is for organisations to check the quality of their data during routine data entry or data migration/extraction operations. In these cases, data cleansing is part of an overall task, and is therefore not budgeted or staffed separately. Conversely, organisations that invest in tools from the likes of Vality, Harte Hanks, or ISI must budget separately for the tool and its implementation.

* Responsibilities: This varies, depending on the scope of the data involved and the organisation's priorities. In some cases, line of business (LOB) personnel are made responsible, while in other cases, it becomes the guarantor of data quality. In many cases, LOB personnel are responsible for departmental or workgroup applications and databases, while IT staff is responsible for enterprise level implementations. However, there is no cut and dry formula; the division of responsibility often has more to do with the IT organisation's internal role as facilitator or owner of enterprise data resources.

In most cases, active data cleansing projects are usually managed by IT because of its technical knowledge of managing data. However, like any business software project, data cleansing requires a blend of IT and domain expertise. Domain experts are usually consulted (and may devote part of their time to these projects) for decisions regarding data sources and content, because the end result from many projects is a form of expert system. According to one project leader, domain experts are hard to find and recruit. At a telecommunications carrier, a project to scrub nearly 100

million consumer records involved a ten- person team including a mix of IT, name and address matching, and marketing experience. Most people on the team had at least 5 - 10 years experience in their respective fields. The team began with four people who had domain expertise, and as the project advanced, IT people were added.

On the technical side, the team's skillset included data manipulation, text processing, mathematics, pattern recognition, and statistical processing skills. Domain experts familiar with variations in address patterns and naming conventions, helped team members devise or apply the proper algorithms for deconstructing lines of text into standard, formatted, recognisable data.

OUTLINING GENERAL APPROACHES

Data Entry Validations and Data Cleansing: This includes several lines of defence, the first of which occurs at data entry. Validation routines can be implemented which check:

- * Formatting (e.g., product serial numbers contain a specific number of characters, some of which are alphabetic or numeric).

- * Data ranges (e.g., date field values cannot exceed '12' for months or '31' for days; or the date of a customer shipment must be later than the date the goods were originally received in the warehouse; or the 'sold to' amount must be greater than the raw component price).

- * Required fields (e.g., all US addresses require zip codes, or all government regulated items require specific data such as product inspection grades or shelf-life expiration dates).

More recent software applications often contain more sophisticated validation logic or other devices, such as the use of pop-up menus or dialogue boxes which limit data entry to approved values or codes.

Because they are the first line of defence, data entry validations can nip data quality problems at the source, but they do not prevent them. A data entry clerk can still input data or codes that are within range, but still incorrect. If the goal is to get as close to 100% accuracy as possible, data entry validations can help reduce data cleansing workloads down the line, but they do not replace them.

Nonetheless, many IT operations consider them sufficient guarantee that the data is usable. 'We feel comfortable with the quality of our data', said the manager of data mart projects for a leading pharmaceutical manufacturer. He added, 'We're not doing a lot of data analysis and clean-up because we have these mature [IMS] systems where we've put in all

the edits and constraints necessary to a good application system.'

At this point, data quality is not a separately budgeted item which requires staff, special software tools, or other resources. Instead, the incorporation of validation checks is considered part of the budget for developing and maintaining applications.

Data Extraction and Meta Data Tools: The second line of defence (when building a data warehouse), these tools are used to identify source data, transform it, and move it to a target database. Like the data validation checks mentioned earlier, these tools can be used as a coarse method of cleansing data. Some tools include verification capabilities which allow users to statistically sample the consistency of incoming data and edit values, either individually or through global replacements (e.g., standardising abbreviations, deleting unwanted data types). In some cases, data extractions tools (e.g., Carleton Passport) allow users to test data using specific rules.

Data cleansing is just one element of a more generalised solution for moving data to a data warehouse. Other steps include:

- * **Meta Data Mapping:** building data **models** which identify source **data** and necessary **conversion** operations, **generate data conversion audit** trails, and specify target **databases**.

- * **Change Management:** identifying which data elements have changed for updating purposes.

- * **Data Extraction:** the process of retrieving data from a source database or file.

- * **Data Conversion:** the process of merging, consolidating, and sorting data before it is loaded into the target database.

Traditional market leaders - Carleton (Burlington, MA), Prism (Sunnyvale, CA), Evolutionary Technologies Inc. (ETI) (Austin, TX) - have

provided groups of tools designed to extract data, primarily from mainframe databases and files (the primary source of historical data in most organisations). They have recently been joined by Informatica and Sagent (both based in Menlo Park, CA), which provide integrated, Windows-based toolsets designed primarily to work with client-server source and target databases.

The minimum investment for data extraction solutions (including tools and staff resources) is at least six figures. The ultimate cost is highly scope-dependent; if a modest, subject-oriented data mart is involved, the number of sources and data elements can be well-bounded. Tools, such as

Informatica's Powermart, begin at \$45,000 for a single data source and target platform, and escalate from there. Extraction tools for enterprise data warehouses involving mainframe sources cost several times that. Staff resources range from 6 - 12 weeks for simple data marts, and rising considerably for enterprise data warehouses.

In most cases, the data cleansing portion of data extraction is not usually planned or budgeted as a separate activity. Here, data integrity is based on consistency (e.g., applying the same COBOL routines on a VSAM file and getting repeatable results). The result is that data flowing into the warehouse is **filtered** for consistency (e.g., erroneous characters are removed and missing fields filled). Consistency is not the same as accuracy.

Some data extraction tools are providing more robust data cleansing capabilities. Apertus (Eden Prairie, MN), which is better known as a middleware company, also provides Enterprise/Integrator, a tool which can best be described as data extraction on steroids. The key is its object-oriented meta data repository (built on ODI's ObjectStore OO database), which provides stronger data cleansing capabilities than most extraction tools. Enterprise/Integrator allows users to graphically map sources and targets (like other data extraction tools) and use a C++ code generator to develop rules for converting and cleansing data. It also provides fuzzy logic capabilities which searches for logically similar records and consolidates them into composite objects that represent best values, and a utility for resolving conflicts.

DATA CLEANSING TOOL OPTIONS

For a growing number of organisations, data entry validations and meta data tools are not sufficient for meeting their data quality requirements. Specifically, these organisations require tools that are able to examine individual records and use rules to correct them, and in many cases relate them to other records within the database(s). Customer information is the largest single category of tools. Mass marketing companies have paid the price of poor data quality in high postal costs and lower response rates to direct marketing campaigns. Budgeting for data cleansing was typically a sales and marketing, not an IT expense.

Traditionally, most organisations relied on third party service bureaux which bundled data cleansing as part of other direct marketing fulfilment activities. Over the past 20 years, a number of firms such as

Epsilon (Burlington, Mass.) and Harte Hanks (Billerica, Mass) have developed services which 'clean' customer lists to generate accurate lists for mass mailings. For instance, Harte Hanks currently processes over 500 million names each month. The level of cleansing varied from performing the basic tasks necessary to render a mass mailing compliant with USPS (postal) standards and regulations (e.g., address format, sort sequences, and reporting requirements) to market research which attempted to identify customer demographics, and perform sophisticated merge/purge operations.

In recent years, service bureaux and ISVs have developed analytical tools which provide more intelligence to the process of cleansing customer data files. Many include extensive sets of rules that perform the following functions:

- * Identifying the relationships between members of a family who may or may not live in the same household.

- * Identifying the relationships between companies and their subsidiaries or partners.

- * Identifying whether a specific address is a single-family residence or rental apartment complex.

- * Identifying naming conventions (e.g., if the word 'Church' is a last name or part of the name of a religious institution, depending on which line the word appears and whether it is located next to a word recognised as a first name or initial).

- * Parsing street addresses.

- * Adding postal codes and postal bar coding.

More recently, other tools have emerged to tackle other types of data.

Typically, they are employed when businesses reengineer, consolidate operations, and migrate to new enterprise-wide business systems.

Because a separate investment is required for these tools, data cleansing becomes a distinct line item on the budget which is funded by IT, LOBs, and/or sales and marketing.

Customer Information Tools: Major providers include Harte Hanks, Group 1 (Lanham, MD), and PostalSoft (La Crosse, WI). Their packages clean, code, and standardise address information according to USPS standards. Other features include adding Zip+4 codes, USPS standard bar coding, generating bulk mailing forms and reports, and organising mailing to USPS third-class bulk mailing standards.

Most of these offerings were designed to run in batch mode for bulk

mailings on the mainframe or AS/400, and are only beginning to be ported over to open systems environments.

Harte Hanks' Trillium package provides additional capabilities beyond traditional direct mail packages. Written in C, it was designed as platform-independent, and for both on-line and batch operation. Often, a customer file is downloaded from the mainframe and processed in batch mode. The resulting customer file is maintained in a SQL relational database and can be updated on-line. One of Trillium's strongest selling points is that it allows telemarketing and customer service representatives to update customer files while the customer is on the phone - the time when information capture is the most reliable.

Trillium is based on a series of user-configurable tables which package the logic of the company's original mass marketing service within those tables. Harte Hanks claims that this architecture makes Trillium a low-cost, rapid implementation tool which is configured, not programmed, and designed to run inside the customer service applications and business processes which an organisation already has built. According to one user, the application was fully implemented within 16 weeks, cleansing 200 million records, with most of the effort devoted to configuring Trillium's rules tables. The overall cost of software and implementation was under \$250,000.

The tables and logic are encapsulated as CORBA-compliant objects which can be inserted into business applications (e.g., order entry) as appropriate. This feature makes Trillium more than a bulk mail application; its objects can be inserted into customer service applications (e.g., order entry and post-sales support) and financial applications (e.g., customer or vendor listings for accounts payable or receivable programs).

Another vendor, Innovative Systems Inc. (part of the Innovative Group Inc., Pittsburgh, PA), offers a mainframe-based customer data cleansing system that has been heavily oriented to the banking industry. The company claims that 60% of all 'major banks' use ISI software to scrub their customer account records. It offers a complete set of tools and services that matches and corrects the spelling of names, and identifies relationships (either within consumer households or between companies. The company is used to tackling big projects, and provided nearly a dozen consultants to Chase Manhattan Bank's four-year effort to clean the records

of over 20 million account holders.

Programming Tools: A prime criticism of bulk mailing and customer information tools is that they weren't designed for other types of corporate data (see Table 1). Vality (Boston, MA) is the best-known provider of tools designed for all types of structured and free-form data.

The advantage is that these tools offer a wide degree of flexibility; the drawback is that they tend to be much costlier than customer-focused approaches because they are generalised programming environments, not niche applications. Vality's Integrity tool offers:

- * Lexical analysis (rules which determine the business significance of particular data items).

- * Patterns analysis (which develop maps of field content and structure), around which users develop applications for cleansing any form of data.

- * Algorithms which assign probability factors for defining matches.

However, because the tool is designed for all forms of data, it does not contain the knowledge bases associated with customer-focused tools from Harte Hanks or ISI.

Once the user has developed the business rules covering the data in question, Integrity has a number of features that allow it to decompose data for the cleansing process. For instance, data is not simply parsed at field level, but can be broken apart to help users identify 'hidden' data.

Integrity also provides pattern analysis that can tag any data type, and based on that tagging, take mixed fields and parse them into standard record formats. The product can also fill in missing values and format into

business object level information for data warehouse usage. For example, rather than having separate fields for company name, address, city, state, zip code, and phone number, Integrity provides data aggregation into a meaningful business object, identifiable by an index number. This approach

is far more sophisticated than that of simple data movement utilities.

The primary drawback of Integrity is cost. Its \$235,000 list price is

high, especially considering the fact that the product is not a configurable application, but a programming environment which requires significant user effort. Although the tool automates parsing, pattern recognition, and consolidation, analysis and rules-making is labour-intensive, and does not lend itself to rapid delivery data warehouse

initiatives. A high-end Vality project involved 1.5 staff years of Integrity programming plus 25 staff years of COBOL programming; the company

claims that more typical projects involve 1 - 6 staff months from information model development through actual data conversion (roughly \$4,000 - \$50,000 staff cost).

Not surprisingly, only a minority of Integrity installations cover customer lists. Roughly 40% comprise migrations to enterprise client-server

business applications such as SAP R/3 (for manufacturing) or PMSC (for the

insurance industry), with another 40% used for data warehouses (some of which include customer information lists).

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- * Data...

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filtered for consistency (e.g., erroneous characters are removed and missing fields filled). Consistency is not the same as accuracy.

Some data extraction tools are providing...

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12418805 **Supplier Number:** 63742562 (USE FORMAT 7 OR 9 FOR FULL TEXT)
DEARTH OF DATA: Credit-risk-pricing models fall short; GMIMCo exec calls for creation of large corporate debt database.(Brief Article)(Statistical Data Included)

Chernoff, Joel

Pensions & Investments , 28 , 3

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ISSN: 1050-4974

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Descriptors: Investment companies--Management; Pension funds--Management; Databases-- Usage

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Named Persons: Kao, Tony D.--Management

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NAICS Codes: 52591 Open-End Investment Funds; 52511 Pension Funds

File Segment: TI File 148

DEARTH OF DATA: Credit-risk-pricing models fall short; GMIMCo exec calls for creation of large corporate debt database.(Brief Article)(Statistical Data Included)

...erroneous fixed-income modeling -- nearly razed the global economy.

Yet, compared with equities, relatively little work has been done in

building quantitative models to price **credit** risk in burgeoning fixed-income markets. Unlike stock-market models in which reliable data go

back at least until 1926, most **credit**-market data go back about 10 years, and even then are focused on aggregate data and are not security specific.

That situation is starting to...

...Motors Investment Management Corp., New York. His paper will be published next month in the Financial Analysts Journal.

In his paper, Mr. Kao said existing **credit**-risk-pricing models "fall somewhat short of being realistic, intuitive and usable by practitioners. The biggest obstacle is the availability of a reliable **credit** database, especially on individual bonds, which in turn, limits the empirical testing of pricing **models**."

Calling for **creation** of a large **database** on corporate **debt**, Mr. Kao said **information** should include basic traded prices, financial statement information, corporate capital structure and major covenants.

What's more, data on individual issues are necessary to better study

behavior of **credit** spreads, he wrote. "In relying on spread information from markets, researchers ignore the importance of understanding the intrinsic value of an issuer/issue," Mr. Kao...

...is that insufficient disclosure leads to pricing that is less

disciplined and a market with more short-term noise, he said.

At the same time, **credit** markets are expanding dramatically. During the past four years, outstanding mortgage-backed securities have grown 45.9% to \$2.3 trillion, while asset-backed securities...

...the LTCM blowup, said Bob LeLacheur, a partner with Merganser Capital Management LP, Cambridge, Mass.

In the aftermath of LTCM's collapse, the relationship between **credit** spreads and swap spreads changed drastically, Mr. Kao's paper noted.

For example, the 36-month rolling correlation for a BBB-rated bond with swaps...

...they are adjusting them for new conditions.

"We have models here, and we use them for everything we do," said Dave Marmon, head of the **credit** area at Fischer Francis Trees & Watts, New York. Those models are based on historical data and need to be updated when conditions change, he explained...

...remain skeptical of their value.

In an e-mail message, John MacQuown, managing director and chairman of KMV LLC, a San Francisco-based maker of **credit** risk and portfolio management tools, said Mr. Kao's paper represents a belated acknowledgement that academics have lacked real-world data.

"After years of theory...

9/5,K/34 (Item 1 from file: 275)
DIALOG(R)File 275: Gale Group Computer DB(TM)
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02688970 **Supplier Number:** 98123510 (Use Format 7 Or 9 For FULL TEXT)
API wars: Web services platforms--.Net and J2EE--take the fight to the analytic arena. (Decision Support).

Grimes, Seth
Intelligent Enterprise , 6 , 4 , 14(3)
March 1 , 2003
ISSN: 1524-3621

Language: English **Record Type:** Fulltext

Word Count: 1903 **Line Count:** 00162

Company Names: Microsoft Corp.; Oracle Corp.

Geographic Codes/Names: 1USA United States

Descriptors: Application programming interface; XML; Java

Ticker Symbols: MSFT; MSFT P; ORCL

File Segment: CD File 275

...up" with proprietary extensions to make it work. The promise is supposed to be model interchange between applications, for instance allowing an analytic engine to **score** a **credit** application using a **model** that a **data-mining** tool **created** and exported. The reality, according to Ted Morris, an SPSS Inc. engineer, is that differences in algorithm implementations force users to add control parameters and...

9/5,K/37 (Item 1 from file: 621)

DIALOG(R)File 621: Gale Group New Prod.Annou.(R)

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03290109 **Supplier Number:** 93074871 (THIS IS THE FULLTEXT)

Finaplex Launches Finaplex Wealth(TM) Service; Finaplex Extends Successful Enterprise Product to Offer ASP Hosted Wealth Management Solution.

PR Newswire , p SFM03221102002

Oct 21 , 2002

Language: English **Record Type:** Fulltext

Document Type: Newswire ; Trade

Word Count: 638

Text:

SAN FRANCISCO -- Finaplex, the leading provider of enterprise software solutions for the wealth management industry, today announced that it has developed a hosted offering, the Finaplex Wealth Service. This new offering is based on the company's successful enterprise product, the Finaplex Wealth Solution, which has been licensed by two of the top-five US brokerage firms. First Republic Bank is among early customers that have selected the Finaplex Wealth Service.

The Finaplex Wealth Service allows a financial institution to consolidate securely both internal and external client data, including financial and non- financial content. Extending the concept of "financial concierge" established in its enterprise product, the Finaplex Wealth Service has distinct platforms for advisors and clients, each delivered with the specific branding of the financial institution. The solution leverages the wide array of business analytics offered by Finaplex, seamlessly integrated with client data to deliver the high level of collaboration and sophistication that meet the needs of the high net worth client. The Finaplex Wealth Service is offered as a turnkey solution, complete with integrated transaction capability, but can also be customized for the specific needs of the financial institution.

"We are excited about the progress that we have made with our wealth management software and are committed to expanding our presence in this key market through our new hosted solution," said Mike Cagney, President and CEO of Finaplex. "The Finaplex Wealth Service combines high touch with high tech to deliver the value demanded by the high net worth client and the services necessary for their advisor to support them. These clients want quick and easy access to know how their investments are performing, how to reduce risk and how to improve returns, with special consideration to tax efficiency."

About the Finaplex Wealth Service

The Finaplex Wealth Service uses sophisticated technology to capture and normalize financial data from within and outside of the **financial** institution. It retains this **information** in a secure **data model** that can **generate** high quality reports across multiple business channels and perform applied analysis around asset allocation, tax efficiency, trust and estate planning, concentrated positions, options and restricted stock. Finaplex can integrate transaction functionality, including brokerage and ACH, with the financial institution's processor(s). The Finaplex Wealth Service is hosted in a SAS 70 Type II, robust, supported environment with specific emphasis on application performance.

Key features of the Finaplex Wealth Service include the following:

-- Family Office. Advisors can create a virtual Family Office to manage the various relationships -- both professional and family -- that

affect their client. Clients have account level entitlement control for each Family Office member.

-- Robust Reporting. The Finaplex Wealth Service creates holistic reports for internal and external use, including accounts, holdings, transactions, realized and unrealized gains/losses and balance sheet.

Reports are multi-currency, support as-of dates and are exportable to third-party applications.

-- Analysis. Advisors can analyze special circumstances, such as tax

efficiency strategies or asset allocation targets, or can leverage robust cash flow and portfolio planning modules.

-- Messaging and Alerts. Advisors have access to proactive alerts, such

as expected cash events, while clients can set alerts against a wide

range of **criteria**, including value or price changes. The Finaplex Wealth Service supports an on-platform messaging system that can forward to outside e-mail addresses.

-- Portfolio Accounting and Performance Reporting. The Finaplex Wealth

Service has multi-currency tax lot level accounting capability in

equities, fixed income and mutual funds. In addition, advisors can run

daily weighted, modified Dietz, total return and alternative performance reporting.

-- Customer Management. Leveraging the Finaplex Wealth data model,

financial advisors can perform customer **filtering** and customer data

mining based on financial and demographic information, product history

,

etc.

Pricing and Availability

The Finaplex Wealth Service will be offered on a per user subscription basis, and is expected to be made available to the broader market in the first quarter of 2003.

The Finaplex Wealth Service will be demonstrated at the Thomson Media 3rd Annual Wealth Management Forum in Chicago from October 20-22, 2002.

About Finaplex

Finaplex is the leading provider of enterprise software solutions

for the wealth management industry, and is SysTrust(TM) compliant. The company's flagship offering, the Finaplex Wealth(TM) Solution, enables financial institutions to strengthen client relationships, increase revenue

and leverage operating efficiencies -- thereby achieving competitive advantage. Founded in 2000, Finaplex is funded by Menlo Ventures and Mobius Venture Capital, formerly SOFTBANK Venture Capital.

Finaplex, Finaplex Wealth Solution and Finaplex Wealth Service are trade or services marks of Finaplex, Inc.

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Publisher Name: PR Newswire Association, Inc.

Industry Names: BUS (Business, General); BUSN (Any type of business)

-
...efficiency."
About the Finaplex Wealth Service
The Finaplex Wealth Service uses sophisticated technology to capture and normalize financial data from within and outside of the **financial** institution. It retains this **information** in a secure **data model** that can **generate** high quality reports across multiple business channels and perform applied analysis around asset allocation, tax efficiency, trust and estate planning, concentrated positions, options and restricted...

...modules.

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etc.
Pricing and Availability
The Finaplex Wealth Service will be offered on a...

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03495519 **Supplier Number:** 44889100 (USE FORMAT 7 FOR FULLTEXT)

THE NRN TOP 100 OF 1994

Nation's Restaurant News , p 92

August 1 , 1994

ISSN: 0028-0518

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal; Tabloid ; Trade

Word Count: 356

Publisher Name: Lebhar-Friedman, Inc.

Event Names: *220 (Strategy & planning)

Geographic Names: *1USA (United States)

Product Names: *5812000 (Eating Places)

Industry Names: BUSN (Any type of business); TRVL (Travel and Hospitality)

NAICS Codes: 722 (Food Services and Drinking Places)

Special Features: LOB

-

...owned and private concerns despite the difficulties posed by uncooperative and reticent private entities.

Government and corporate documents, research studies, company and franchise officials, analysts' **reports** and **computer-generated financial models** all are tapped to augment information from various other public and private sources. The resulting base of data on sales, revenues, per-unit growth and per-unit sales then is collated and organized into the Top 100 study's 58 different rankings by various **criteria**.

The end product is an analytical tool that helps disclose which markets, menu categories and chain concepts are prospering or struggling and where consumers are electing to spend their dining-out dollars.

As basic **criteria** for inclusion in Top 100's statistical universe, the report first ranks chains and companies on the basis of their projected annual sales and foodservice...

...6 million in domestic systemwide sales for chains and \$138.0 million in domestic foodservice revenue for companies.

For complete information on the Top 100 **criteria**, definitions and methodology, please refer to the explanations of column headings on pages 86 and 90 and read 'NRN Top 100 Q & A' on page...

9/5,K/16 (Item 1 from file: 267)
DIALOG(R)File 267: Finance & Banking Newsletters
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00001343

SCORING SYSTEMS OFFERED FOR DIRECT AND INDIRECT LENDERS

CREDIT RISK MANAGEMENT REPORT

July 15, 1996 **Vol:** 6 **Issue:** 14 **Document Type:** NEWSLETTER

Publisher: PHILLIPS BUSINESS INFORMATION

Language: ENGLISH **Word Count:** 612 **Record Type:** FULLTEXT

CCN-MDS Division, the Atlanta subsidiary of Nottingham, England- based CCN Inc., and Madison, Wis.-based CUNA Mutual are trying to increase market share in the **credit** union loan

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

Company Names (DIALOG Generated): CCN MDS Division ; CCN Inc ; CUNA Mutual

...MDS Division, the Atlanta subsidiary of Nottingham, England- based CCN Inc., and Madison, Wis.-based CUNA Mutual are trying to increase market share in the **credit** union loan

Text:

...MDS Division, the Atlanta subsidiary of Nottingham, England-based CCN Inc., and Madison, Wis.-based CUNA Mutual are trying to increase market share in the **credit** union loan market with a low-cost generic alternative to costly customized scores.

Lenders who previously couldn't afford to purchase customized programs which provide benefits such as better management of the **credit** approval process and more consistent lending decisions, can now implement scoring for a fraction of the cost.

CCN-MDS is providing the CCN Fast Start...

...is providing the delivery module and will maintain the systems, according to the terms of the deal. The direct lending model is accessed at the **credit** union through CUNA Mutual's Automated Lending Loan System while the indirect lending scorecard is accessed through its Point of Purchase Lending System software.

"With...

...the software's capabilities, says Bill Batstone, assistant vice president at CUNA Mutual.

"The scoring systems can evaluate about 50 percent-to-60 percent of **credit** union loans. **Credit** Union managers like the concept [in general], but each **credit** union has its own policy and procedures in

terms of lending so there is a lot of second guessing the product," says Batstone.

"A strong selling point for the systems is that its forecast and **scoreboard database** is built on **information compiled** by **credit union data**. Our **scoring models** allows **credit unions** to approve more customers and be more consistent and ultimately build more sales," says Darsie.

A special feature that can be added to the...

...for the amount of the loan requested, the system might come back with a counter-offer for which the customer does qualify.

"In some cases, [**credit unions**] are able to lower cost of **credit**

approval and in an indirect lending environment have faster turnaround times for worthy applicants," says Darsie.

CUNA Mutual is working on implementing

Dialog eLink: **USPTO Full Text Retrieval Options**

9/5,K/19 (Item 3 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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02283156 95679872

****USE FORMAT 7 OR 9 FOR FULL TEXT****

Insurers look to demystify credit scoring

Knauf, Lynn

National Underwriter v105n50 pp: 25-26

Dec 10, 2001

ISSN: 1042-6841 **Journal Code:** NUN

Document Type: Periodical; Commentary **Language:** English **Record Type:** Fulltext

Length: 2 Pages

Special Feature: Photograph Chart

Word Count: 1121

Abstract:

The National Association of Insurance Commissioners will again consider insurer use of **credit** scoring at its winter national meeting this week in Chicago. While the application of **credit** information to personal lines underwriting and rating decisions has increased, it also has

evolved. Insurance **credit** scores, rather than **credit** reports, are now the preferable **credit** tool of insurers, and while the earlier NAIC discussions focused largely on underwriting, **credit** information may now play a prominent role in the rating process.

Geographic Names: United States; US

Descriptors: Credit scoring; Insurance industry

Classification Codes: 9190 (CN=United States); 8200 (CN=Insurance industry)

Print Media ID: 27476

Insurers look to demystify credit scoring

Abstract:

The National Association of Insurance Commissioners will again consider insurer use of **credit** scoring at its winter national meeting this week in Chicago. While the application of **credit** information to personal lines underwriting and rating decisions has increased, it also has

evolved. Insurance **credit** scores, rather than **credit** reports, are now the preferable **credit** tool of insurers, and while the earlier NAIC discussions focused largely on underwriting, **credit** information may now play a prominent role in the rating process.

Text:

ANOTHER PERSPECTIVE

The National Association of Insurance Commissioners will again consider insurer use of **credit** scoring at its winter national meeting this week in Chicago. This action comes on the heels of several states, most notably Florida and Georgia, holding...

...The NAIC considered this issue in the not-too-distant past. The organization's Market Conduct and Consumer Affairs Subcommittee issued a

"White Paper on **Credit** and Underwriting" that was adopted in 1997.

It debated the pros and cons of using **credit** profiles to predict insurance risk and concluded with general recommendations for regulatory

control. It clearly did not advocate prohibitions on insurer use of **credit** information.

Given this result, why does the controversy over insurer use of **credit** information continue?

While the application of **credit** information to personal lines underwriting and rating decisions has increased, it also has evolved. Insurance **credit** scores, rather than **credit** reports, are now the preferable **credit** tool of insurers, and while the earlier NAIC discussions focused largely on underwriting, **credit** information may now play a prominent role in the rating process.

Further, the number of insurers using **credit** scoring has more than doubled. A recent study by Hartford-based Conning and Company found that because of statistical validity, 92 percent of the largest...

...lines insurers are using insurance scoring in their underwriting and/or

rating decisions.

The Alliance of American Insurers supports the right of companies to consider **credit** information in their underwriting decisions because such data may provide a valuable underwriting tool. At the same time, we recognize that misconceptions and misunderstandings continue over the use of **credit** information in personal lines.

Some of the misunderstandings may be a result of the very terms used. The terms "**credit** reports," "**credit** scores" and "insurance scores" are used interchangeably when referring to the concept of considering an applicant or policyholder's **credit** history as an indication of the likelihood of future loss. But actually the terms are distinct.

Credit reports are detailed histories of an individual's or firm's current and past **credit**-related transactions. They include detailed information on revolving **credit**, mortgages, collections and bankruptcies, collected by **credit** bureaus.

Credit scores, on the other hand, are numerical indicators of risk. **Credit information** is received from the **credit** bureaus and entered into a **computer model designed** to produce a score. The score represents an objective snapshot of the **credit** habits of an individual. Insurers then use insurance scores to predict the likelihood of future losses.

Independent studies have documented a clear correlation between insurance
...

...equally important for those critics to understand how consumers can benefit from the use of insurance scoring.

It can be difficult for some to understand **credit**'s correlation to risk of loss. What does **credit** have to do with driving habits or home maintenance, many ask?

The answer is that insurance scores reveal a picture of the individual's ability to handle and manage **credit**—they objectively measure such subjective concepts as responsibility and stability, allowing insurers to gain a more accurate picture of subsequent risk and potential loss.

Some...

...of insurance scoring charge that its use is discriminatory to lower-income individuals, but in actuality, people of all economic levels have good and bad **credit** records, and insurers may use scoring as a tool that increases fairness through the use of another objective standard.

Further, federal law prohibits the factors of ethnicity, religion, gender, marital status, nationality, age, income and address from being considered in a **credit** score. Therefore, consumers can benefit from increased competition and company choice.

By adding another level of sophistication to the underwriting process, **credit** information allows insurers to accept business with a higher degree of certainty, and thus may allow an insurer to write more business, not less-leading to a more competitive marketplace with more choices for the consumer.

Allegations that insurers use insurance scoring or **credit** information to refuse business are unfounded. Insurers are in business to write policies. Any insurer that seeks to disqualify as much business as possible, or to unfairly rate their policies, would not remain in business long.

Privacy is another issue raised in opposition to the use of **credit** scores. Today, more than ever, consumers are concerned with privacy and confidentiality of personal records.

Ironically, insurance scoring allows an underwriter to carefully evaluate a risk without the disclosure of sensitive or private information. The use of scoring allows the underwriter to objectively consider a snapshot of the applicant's **credit** management habits without having to scrutinize all the details of one's **credit** history. Likewise, an applicant or policyholder will not have to fear that every detail of his private **credit** information will become known to his insurance agent.

Insurers also have been charged with failing to be open and honest about how insurance scoring is used. But insurers and independent scoring modelers have gone to great lengths to demystify the process by better explaining how **credit** information is used and how consumers can take control of, and improve, their scores. Consumers can easily obtain their scores from various vendors, along with complete explanations of the factors considered in the score.

Some people also have voiced concern over possible inaccuracies or errors in their **credit** records. While errors can occur, their impact on insurance underwriting may be negligible, because errors found on **credit** reports often are not relevant to the information considered by insurers. For those records found to be in error, the Federal Fair **Credit** Reporting Act already protects consumers by prohibiting

insurers from considering information known to ...error, and by allowing consumers to correct incorrect information.

Finally, it is important to remember that regulatory controls already exist to monitor insurer use of **credit**. Market conduct surveys and the Unfair Trade Practice Act provide sufficient tools to monitor insurer use of **credit**-or any other underwriting or rating tool.

To specifically target insurance scoring as "bad public policy" would be-as draconian as prohibiting consideration of motor vehicle records. As with driving records, the small percentage of applicants with a "bad" **credit** record may pay higher rates than those with a more favorable record-a fair result based on a higher likelihood of future loss.

By Lynn...

Descriptors:

Credit scoring...

Classification Codes:

9/5,K/6 (Item 6 from file: 485)

DIALOG(R)File 485: Accounting & Tax DB

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**** FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 ****

00576924

Credit scoring primer

Anonymous

ABA Bank Compliance v17 n5 (Regulatory & Legislative Advisory) pp: 8 May 1996

ISSN: 0887-0187 **Journal Code:** BCP

Document Type: Journal article

Language: English **CODEN:** DCAC

Word Count: 415 **Line Count:** 38

Abstract:

Credit scoring models are generally of 2 types - those based on **credit** bureau data and those based on a bank's proprietary data. In devising **credit** bureau scoring models, Fair Isaac & Co. has found the following factors most predictive of risk that a borrower will not repay a debt: 1. past **credit** repayment history, 2. current

level of debt, 3. amount of time the **credit** has been in use, 4. pursuit of new **credit**, and 5. existing type of **credit** available.

Geographic Names: US

Descriptors: Credit scoring; Credit risk; Models; Guidelines Accounting & Tax DB_1971-2009/Aug W3

Supplier Number:

Credit scoring primer

Abstract:

Credit scoring models are generally of 2 types - those based on credit bureau data and those based on a bank's proprietary data. In devising credit bureau scoring models, Fair Isaac & Co. has found the following factors most predictive of risk that a borrower will

not repay a debt: 1. past credit repayment history, 2. current level of debt, 3. amount of time the credit has been in use, 4. pursuit of new credit, and 5. existing type of credit available.

Text:

A credit score is a computer generated number that is intended to measure the likelihood that a prospective borrower will repay his/her loan.

It sums up...

...pay future debts---and as such, aren't grades of how well someone has managed their debt, according to Sally Taylor Shoff, Business Manager for

Credit Bureau Scores for Fair, Isaac & Co. Credit scoring models are empirically derived from historical data on thousands of loans using regression analysis to determine those variables that are statistically correlated with default on one end of the scale and repayment on the other.

Credit scoring models are generally of two types, those based on credit bureau data and those which are based on a bank's proprietary data. Models developed from credit bureau data typically involve statistically selected samples from 750,000 to 1 million files. Such models use only data available from the three major credit bureaus, TRW, Trans Union and Equifax, which include data on loan and credit payment information, collections, public records (i.e., judgments and bankruptcies) and inquiries made to credit bureaus only for the purpose of obtaining credit. Credit bureau models do not include demographic information such as occupation, zip code, employment, income, etc. In devising credit bureau scoring models, Fair Isaac & Company has found the following factors most predictive of risk that a borrower will not repay a debt:

1. Past credit repayment history. (Recency of any bad history, frequency of late payments, type of credit - credit card or

mortgage.)

2. Current level of debt. (The closer a borrower is to his/her credit limits, the higher the risk of default.)
3. Amount of time the credit has been in use.
4. Pursuit of new credit. (Inquiries initiated by the consumer.)
5. Existing type of credit available. (Revolving, installment, finance company, etc.)

Of these, the first two factors have found to be the most predictive of risk.

The other type of credit scoring model is a custom or proprietary model. If a lender has a sufficiently large number of files to permit statistically valid analysis, a custom model can be developed using the lenders own proprietary data. In addition to the types of factors incorporated into the credit bureau model, a custom model may also include information used in its underwriting process such as application data, collateral information (ie., loan to value and appraisal data) and information on a borrowers credit capacity (i.e., income, debt ratios).